



# THE MONTHLY NEWSLETTER

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## OCTOBER 2025





# MESSAGE FROM CHAIRMAN



*Dear Students,*

*I hope you all had a joyous and refreshing festive season filled with warmth, togetherness, and new energy. The celebrations of Diwali and the arrival of a new year always bring a sense of renewal – a reminder that every ending paves the way for fresh beginnings.*

*As we step into this new phase, let us carry forward the same enthusiasm and positivity into our professional and academic journeys. The path of a CA student is demanding, but with perseverance, discipline, and a clear sense of purpose, every challenge can be turned into an opportunity for growth.*

*Let this be the time to realign your goals, strengthen your focus, and approach the coming months with confidence. The Ahmedabad Branch remains committed to supporting and empowering you at every step of your journey.*

*Wishing you continued success and fulfillment in all your endeavours.*

*Warm regards,  
CA Neerav Agarwal  
Chairman, Ahmedabad Branch of WIRC of ICAI*



# MESSAGE FROM CHAIRPERSON



*Dear Students,*

*October was a unique month — one that beautifully blended deadlines, devotion, and dazzling lights!*

*With Tax Audit filings, GST deadlines, and multiple submissions, we all experienced the professional rush that defines our CA journey. Yet amidst it all, we embraced the joy of Navratri, Dussehra, and Diwali with unmatched enthusiasm.*

*This Diwali was truly special — for the first time ever, CA students celebrated it stress-free! 🪔*

*With exams now scheduled thrice a year — in January, May, and September, the new ICAI exam cycle has given every student a welcome breather and the flexibility to plan better. It's a refreshing change that encourages both academic focus and festive balance — something we all longed for!*

*As we move into November, exam results are around the corner (3rd November) — wishing all the students success and serenity. Remember, your journey is bigger than any result; it's built on persistence, purpose, and progress.*

*We also have some exciting WICASA events and activities lined up in November, designed to recharge your minds and reconnect you with peers. Participate, volunteer, and experience the fun side of learning — because growth happens best when you enjoy the process! 🎯🎉*

*“Deadlines define our discipline; festivals define our joy — and both together define the life of a CA student.”*

*Warm Regards,  
CA Shikha Agarwal  
Chairperson, WICASA Ahmedabad*



# MESSAGE FROM VICE CHAIRPERSON



*Dear Students,*

*As we wrap up October and step into the festive glow of Diwali, I hope this note finds you energised and proud of the small wins you've collected this month—on campus, at articleship, and in your personal journeys. Diwali reminds us that even a single diya can light up a room. In the same way, one hour of focused study, one honest conversation with a senior, or one thoughtful act for a peer can brighten an entire week. Let's keep choosing those small, consistent actions.*

*This month across WICASA Ahmedabad, the spirit I've loved the most is participation. Whether it's skill-building, soft skills, or community initiatives, your willingness to show up is what makes our student body special. If you attended an event, take one insight forward into your daily routine. If you missed something, no stress—more opportunities are coming. Your ideas matter: tell us what sessions you want next—technical deep-dives, revision marathons, CV clinics, mock interviews, or even wellbeing routines for high-performance studying.*

*Diwali is also a time for gratitude. I want to thank our inspiring faculty, the Ahmedabad Branch leadership, our WICASA Committee, volunteers, and every student who invests time in building this community. To parents and principals who support our growth—thank you for believing in us.*

*As you light diyas this season, may you also light up your goals—with clarity, consistency, and courage. Celebrate safely, cherish your loved ones, and return to your desk with a calm mind and a clear plan. On behalf of WICASA Ahmedabad, I wish you and your family a very happy, prosperous, and safe Diwali.*

*Regards,  
Mann Soni  
Vice-Chairperson  
WICASA Ahmedabad*



# MESSAGE FROM SECRETARY



*Dear Friends,*

*October arrives with the glow of new beginnings — a month that lights up our hearts and minds just like Diwali lights up every home. It's a time to reflect, recharge, and reignite our goals. As we balance studies, work, and personal growth, let's remember that every spark of effort adds to the brilliance of our future.*

*"Don't wait for the light — become the reason others find theirs." 🔥*

*Diwali reminds us that light always triumphs over darkness — that dedication, honesty, and optimism can brighten even the toughest days. As we celebrate with our families and friends, may we also carry that same positivity into our professional journeys. Let this festival inspire us to spread knowledge, kindness, and enthusiasm wherever we go.*

*When your purpose burns brighter than the diya, success can't stay in the dark for long.*

*Wishing you all a bright and prosperous Diwali!  
May this festive season bring joy, success, and endless opportunities your way.*

*Warm Regards,  
Khushi Patel  
Secretary,  
WICASA Ahmedabad*



# MESSAGE FROM JOINT-SECRETARY



## WICASA Ahmedabad: Empowering Articles, Enriching Experiences

This month, WICASA Ahmedabad continued its mission of fostering learning beyond books! From insightful seminars to interactive sessions, each event aimed at enhancing both technical knowledge and personal growth. Our initiatives brought students together — to learn, network, and celebrate the vibrant spirit of our fraternity. As we move ahead, we remain committed to creating more opportunities for articles to explore, express, and excel. Stay tuned for upcoming seminars, industrial visits, and fun-filled cultural events — because at WICASA Ahmedabad, every experience adds value to your CA journey!

*Warm Regards,  
Furkan Bhohariya  
Joint Secretary – WICASA Ahmedabad*



# MESSAGE FROM TREASURER



*Dear CA Students,*

*As we welcome the festive month of October, I extend my warm greetings to all our members and students. This month has been filled with enthusiasm, learning, and celebration – reflecting the true spirit of our WICASA family.*

*We successfully conducted various academic and recreational activities aimed at enhancing both knowledge and networking among students. I sincerely thank all participants and volunteers for making these events vibrant and impactful.*

*As the year moves towards its final quarter, let us stay committed to our professional journey with renewed focus. Balancing studies, articleship, and personal growth can be challenging, but every effort you make today brings you closer to becoming a proud member of our profession.*

*On behalf of Team WICASA Ahmedabad, I wish you all success in your upcoming exams and endeavors. May this festive season bring you prosperity, happiness, and continued learning.*

*Warm regards,  
Kuldeep Nareshbhai Solanki  
Treasurer, WICASA Ahmedabad*





# MESSAGE FROM MANAGING COMMITTEE MEMBER



*Dear Readers,*

*As we step into a brand-new year, I hope you all had a delightful festive season filled with light, laughter, and memories to cherish. The celebrations of Diwali and the year's end often remind us that every ending brings with it a chance to begin again — to set fresh goals, renew our determination, and move forward with a brighter spirit.*

*Being a CA student is no easy journey — it demands patience, perseverance, and a strong sense of purpose. Yet, it is this very journey that shapes us into resilient professionals ready to take on the world. As we embrace the opportunities ahead, let's carry the same festive energy into our studies and aspirations, striving each day to grow, learn, and evolve.*

*May this new year bring clarity to your goals and confidence in your path. Keep believing in your efforts — small steps every day will eventually lead to great achievements.*

*Warm regards,*

*Namrata Jadeja*

*Managing Committee Member, WICASA*

*Ahmedabad Branch of WIRC of ICAI*





# MESSAGE FROM MANAGING COMMITTEE MEMBER



*Dear Readers,*

*Hello Everyone,*

*October truly lives up to its reputation as the month of unexpected plot twists and I couldn't agree more with that line I came across recently. For most of us, it's been an intense audit season filled with tight deadlines, endless checklists, sleepless nights, and countless cups of chai for company.*

*Amidst this beautiful chaos, we paused to celebrate Diwali, a festival that reminds us that no matter how demanding the days get, the light within us continues to shine.*

*As we step into the new year, may that inner light keep guiding and inspiring you through every challenge ahead.*

*Wishing you all a Happy New Year and the very best for the upcoming results!*

*Warm regards,*

*Aneri Gandhi*

*MCM WICASA Ahmedabad*



# MESSAGE FROM MANAGING COMMITTEE MEMBER



## *Lighting the Way – The Spirit of Diwali and Growth*

*As we step into the festive month of October, the glow of Diwali reminds us not only of celebration but also of reflection. Just as Diwali marks the triumph of light over darkness, it inspires us – as students and future professionals – to overcome challenges with determination and positivity.*

*The journey of a CA student is filled with trials, deadlines, and constant learning. Yet, amidst all this, Diwali teaches us something profound: even a small spark can dispel the deepest darkness. Every late-night study session, every revision, every failure turned into a lesson – each of these moments adds to our inner light of growth and resilience.*

*This festival is also a beautiful reminder of balance – between work and joy, learning and celebration, effort and gratitude. As we spend time with family and friends, let's also take a moment to thank those who support us silently through our professional journey.*

*May this Diwali bring to each of us new energy, fresh beginnings, and the wisdom to shine brighter in our studies and lives.*

*Let's continue spreading light – not only through lamps and diyas, but also through our actions, kindness, and dedication.*

*Wishing everyone a Happy and Prosperous Diwali!*

*– Meet Kothari*



# EDITORIAL BOARD



Namrata Jadeja,  
Managing Committee  
Member



Khushi Patel,  
Secretary

*Greetings everyone!*

*As we embrace the month of lights and celebrations, the Editorial Board extends heartfelt wishes for a Happy Diwali and a prosperous New Year! ✨ This edition of our newsletter has been curated with the spirit of festivity and joy in mind – a reflection of the brightness, warmth, and togetherness that this season brings. We've made every effort to fill these pages with positivity, inspiration, and a touch of celebration to complement the cheerful vibes all around.*

*May this New Year bring new opportunities, growth, and happiness to each one of you. Let's continue to shine bright and keep the spark of learning alive!*

*Warm regards,  
Namrata Jadeja and Khushi Patel  
Editorial Board – WICASA*



# ***GST ON CARS***

**“Price Reduction on Cars, Festive Season just got Brighter!”, “Price Reduction – GST Benefits”**

Recently you might have seen all car manufacturers advertising the price drop in their cars after the introduction of “GST 2.0”. But what changes were made? How does this impact the automobile sector? What were the GST rates earlier? Let’s break it down.

**Pre - GST Era:** Before introduction of GST, Excise duty was levied by Central Govt. on manufacturing and import of vehicles. Rates were slab based depending on the engine capacity and vehicle length and additional customs duty was imposed on imported cars. Value Added Tax (VAT) was levied by State Govt. on sale of vehicles which was in a range from 12.5% to 15% differing among the states. There were also other levies like Infra Cess, Road Tax, Registration charges etc. Earlier there was no uniformity in taxation and some states used to levy huge taxes whereas some states didn’t, many exploited this and used to buy cars especially luxurious ones from states or UTs (eg. Puducherry) where taxes are low, as it resulted in savings in lakhs!



## GST (till 21.09.2025):

With introduction of GST on 1st July, 2017, all multiple levies were abolished and a uniform rate policy nation-wide was implemented, with a base rate of 28% and additional cess based on car size/engine capacity. Compensation cess was as follows:

- Small Petrol Cars: length upto 4 meters and engine capacity of upto: o 1200cc for petrol – 1% o 1500cc for diesel – 3% Eg: Maruti Alto, Tata Tiago, Hyundai Grand i10 etc.
- Mid-Size Cars: length exceeding 4 meters & engine capacity upto 1500cc (both petrol & diesel) - 17% Eg: Maruti Suzuki Vitara Brezza, Hyundai Creta etc.
- Large Cars/Luxury Cars: length exceeding 4 meters, engine capacity greater than 1500cc – 20% Eg: Toyota Camry, Honda City etc.
- SUV/MUV: length exceeding 4 meters, engine capacity greater than 1500cc and ground clearance of more than 170mm. – 22% Eg: Toyota Fortuner, Tata Harrier, Mahindra Thar etc.
- Electric Vehicles – Nil
- Imported Luxury cars: completely built-up imports, 28%+ 22% cess + customs duty up to 100%. Let us now understand this with the help of an example: For a mid-sized SUV like Hyundai Creta (ex-showroom ₹15 lakh): GST (28%): ₹4,20,000 Cess (17%): ₹2,55,000 Total Tax on Vehicle: ₹6,75,000 Sub-Total (Ex-Showroom + Taxes): ₹21,75,000 Road Tax (10% of ex-showroom, approx.): ₹1,50,000 Registration + Insurance (₹50,000): ₹50,000 On-Road Price: ≈ ₹23,75,000



**GST 2.0 from 22.09.2025:** On 3rd September, 2025, the 56th GST Council Meeting was held and major changes were made which also included simplifying tax rates for cars: reducing high effective tax burden, removing compensation cess, revising slabs and promoting festive consumption. The revised rates are applicable from 22.09.2025.

| Category                                                              | Old Rates                                                         | New rates “GST 2.0”        |
|-----------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------|
| Small Cars: length upto 4 meters and engine capacity of upto. 2000 cc | 28% GST + cess 1% (petrol)/3% (Diesel) 18%, no compensation cess. | 18%, no compensation cess. |
| Mid-Sized Cars                                                        | 28% GST + cess 17%.                                               | 18%, no compensation cess. |
| Luxury cars                                                           | 40%, no compensation cess.                                        | 28% GST + cess 20%         |
| SUV/MUV                                                               | 40%, no compensation cess.                                        | 28% GST + cess 22%         |
| Electric vehicles                                                     | 40%, no compensation cess.                                        | 5% GST (No cess)           |

Customs duty on imported cars are still applicable. 5% GST (No cess) Let us now understand this with the help of example: Note: the price of vehicles mentioned in the example is based on assumption and not the original price quoted by the dealers.





## 1. Small Car - Maruti Suzuki Swift (Petrol)

| Particulars           | Pre - GST 2.0,<br>until 21.09.2025 | Post GST 2.0<br>after 21.09.2025 |
|-----------------------|------------------------------------|----------------------------------|
| Ex - Showroom price   | ₹7,50,000                          | ₹7,50,000                        |
| GST                   | ₹2,10,000 (28%)                    | ₹1,35,000 (18%)                  |
| Cess                  | ₹7,500 (1%)                        | ₹0 (No cess)                     |
| Total of GST and Cess | ₹2,17,500                          | ₹1,35,000                        |
| <b>Net Savings</b>    | <b>₹82,500/-</b>                   |                                  |

## 2. Mid-Size Car - Hyundai Creta

| Particulars           | Pre - GST 2.0,<br>until 21.09.2025 | Post GST 2.0<br>after 21.09.2025 |
|-----------------------|------------------------------------|----------------------------------|
| Ex - Showroom price   | ₹15,00,000                         | ₹15,00,000                       |
| GST                   | ₹4,20,000 (28%)                    | ₹6,00,000 (40%)                  |
| Cess                  | ₹2,55,000 (17%)                    | ₹0 (No cess)                     |
| Total of GST and Cess | ₹6,75,000                          | ₹6,00,000                        |
| <b>Net Savings</b>    | <b>₹75,000/-</b>                   |                                  |

## 3. Luxury SUV: Toyota Fortuner

| Particulars           | Pre - GST 2.0,<br>until 21.09.2025 | Post GST 2.0<br>after 21.09.2025 |
|-----------------------|------------------------------------|----------------------------------|
| Ex - Showroom price   | ₹35,00,000                         | ₹35,00,000                       |
| GST                   | ₹9,80,000 (28%)                    | ₹14,00,000 (40%)                 |
| Cess                  | ₹7,70,000 (22%)                    | ₹0 (No cess)                     |
| Total of GST and Cess | ₹17,50,000                         | ₹14,00,000                       |
| <b>Net Savings</b>    | <b>₹3,50,000</b>                   |                                  |

GST 2.0 has also simplified the taxation on cars by eliminating compensation cess, and making unified rates of 18%/40% reducing tax burdens on consumers, therefore making cars more affordable, boosting automobile sector business, encouraging EV adoption. But the rate of 40% might still be high for a mid-size, luxury cars and SUVs compared to international standards, but overall removal of cess has eased the tax burden. Let's hope this reform turns out to benefit the citizens, encourage consumption and improve our economy in the long term.

**Article By: B M Prithviraj Samaga SRO0636612**





# POETRY

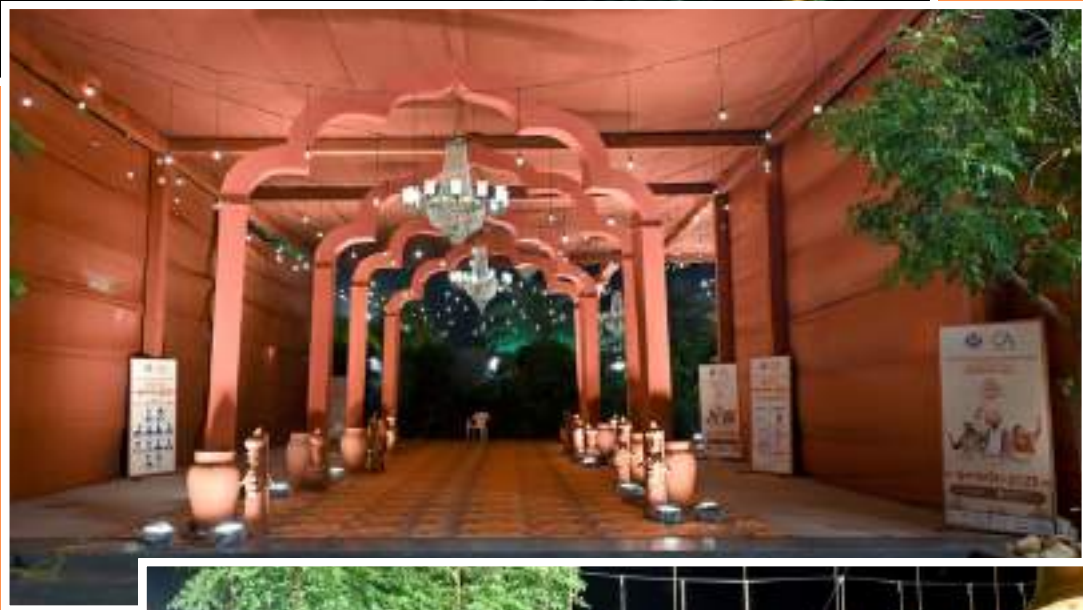
*They said, “It’s too tough,” but she smiled  
through the pain,  
turning every failure into a quiet gain.  
Long nights, heavy books — yet she didn’t cry,  
for her dreams whispered, “You were born to  
fly.”  
Her scars became wings, her courage the sky;  
she fell a hundred times but still chose to try.  
Not for fame, not to outshine the crowd,  
but to make her inner self proud.  
Now when they ask how she touched the sky,  
she smiles and says, “Because I chose to fly.”*

*By Archi Patel*  
**WRO0734935**



# PAST EVENTS

## NAVRATRI 2025 LOCATION







# PAST EVENTS

## NAVRATRI 2025 AARATI





# NAVRATRI 2025







*NAVRATRI 2025*



# WHY WICASA ?

A platform given by ICAI for the students, by the students and of the students, is an association which provides students a platform to learn, share, participate and perform. It's a platform for a visionary to build its networking, its social circle and to sharpen its leadership skills by participating in the various activities held in WICASA. Being a part of this family helps a CA aspirant to shape and understand the CA profession.

## Network Expansion

Whether it's through volunteering with a professional committee, helping to run a charity, or mentoring a youngster, you'll meet new and interesting people from a variety of backgrounds, areas of expertise and walks of life.

## Self-confidence Booster

Your role as a volunteer can also give you a sense of pride and identity. And the better you feel about yourself, the more likely you are to have a positive view of your life and future goals.

## Fun and Fulfilment to your Life

Doing volunteer work you find meaningful and interesting can be a relaxing, energizing escape from your day-to-day routine of work, college or family commitments. Volunteering also provides you with renewed creativity, motivation, and vision that can carry over into your personal and professional life.







# *RULES TO SUBMIT*



Candidates shall submit their Articles on official mail id i.e., [wicasaahmedabad@icai.org](mailto:wicasaahmedabad@icai.org). The last Date of Submission of articles: 20th of each month and subject of Mail shall be "Article for the Newsletter".



Every candidate is required to mention his/her Name, Registration No., Stage of CA curriculum pursuing, Name of the Firm (if pursuing articleship), contact number, State and topic of Article in the body of mail.



Every candidate is required to attach PDF and WORD File of the Article. Candidates are advised to use Calibri font and font size should remain 12. Article should be of maximum or 1500-2000 words.



Formatting of the article may change in order to bring the uniformity in newsletter. Best Article of the Month will be announced as and when required.



For all the creative minds, if writing is not your cup of tea, you may highlight your creativity skills by sending your art to us. Since, creativity has no fixed parameters so, you can send to us: drawing, painting, poem, photographs and all the art work which is unusual in your way!



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