



The Institute of  
Chartered Accountants of India



Southern India  
chartered accountants  
students association

# SICASA

Presents

# MARCH NEWSLETTER 2024

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Southern India chartered accountants students association

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Team

# SICASA

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# Chairman's message

**CA. MANDAVA SUNIL KUMAR**

**Chairman, SICASA (2024-2025)**

Dear Students,

I join with the Members of the Managing Committee of SICASA to offer UGADI, Ramzan, Tamil New Year, Vishu and Mahaveer Jayanthi Greetings to all of you.

I hope all of you would have gone through the last issue of SICASA Newsletter which contained informative and interesting tax updates, markets scenario, mutual funds and creativity thoughts of students showing their prowess. We shall continue to offer you with variety of intuitive and important information and inputs. Please send your comments and contribution to make the newsletter more attractive and enlightening with new and unique contents and concepts.

I believe that SICASA newsletter is an integral and important part of communication with the students. Being so, we propose to carry news about programmes and matters of importance and interest. I advise the students to go through the newsletter and add value to your studies.

Our CA profession is known for trust, respect, unwavering commitment and high quality professional performance across the globe. The younger generation therefore has a huge responsibility to take forward the rich legacy of our profession. It is our performance that should add to our creditability. You should therefore be enthusiastic to learn extensively and make an indelible mark and our profession proud.



What is “Profession”? A profession is a vocation “founded upon specialized educational training, the purpose of which is to offer objective counselling and service to others. As a student pursuing the CA Course you are very fortunate to have intense apprenticeship combined with theoretical education that helps you to perform your best in examinations and become a CA professional.

Do not forget that “apprenticeship” is the key that differentiator from other types of education. If you have a strong combination of education and practical knowledge which is acquired through apprenticeship you can excel and enhance your creditability in the professional, personal and social life and be cynosure of eyes. Remember – It is the diligence, unimpeachable integrity and sincerity combined with professional qualification which is the greatest asset to one’s growth that percolates to the institution to which he/she belongs.

I would therefore exhort all of you to focus your attention in all earnestness and make your career a highly-rewarded and recognized one.



The Institute of Chartered Accountants of India  
(Setup by an Act of Parliament) | BoS Knowledge Portal  
Board of Studies

You would have noticed that Students’ Skill Enrichment Board (Operations) has been merged with Board of Studies (Academic) and now the committee is called “Board of Studies”. You will henceforth have announcements in this name only which please note.

I am happy to share that the Board of Studies has scheduled 13 Students’ Mega/National/State Level Conferences during the months of June – August 2024. The details of the venues are published in this newsletter elsewhere. I request you to participate in the programmes and widen your knowledge as well as network amongst your students’ fraternity.

I also send my Good Wishes to the students appearing for the ensuing CA Examination and wish them the best performance.

BY

**CA. MANDAVA SUNIL KUMAR**

**Chairman, SICASA (2024-2025)**



# News Wrapped!!

## "Every Third CA in India is a Woman"

The share of Women Chartered Accountants in India has been on the rise, reaching a 30% share in 2024, in comparison to an 8% share in 2000.



By Ganesh SR00772520



# sports

The Royal Challengers Bangalore (RCB) women's team secured their maiden title in the Women's Premier League (WPL) 2024



IPL - At the end of 10 games, Chennai Super Kings take the top spot on the table, along with Kolkata Night Riders in the 17th edition of Indian Premier League.



Hockey India Awards: PR Sreejesh, Savita Punia Nominated For Player Of The Year Honours.

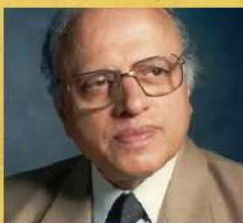


Italy's Jannik Sinner beat Bulgaria's Grigor Dimitrov and won the men's singles crown at the Miami Open 2024 tennis tournament



The Indian Navy has rescued 23 Pakistani crew members from a hijacked Iranian fishing vessel. The IAF has also disclosed the reason for the accidental BrahMos missile firing into Pakistan in March 2022.

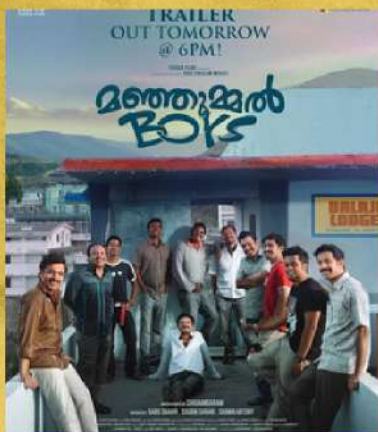
Former PMs Shri PV Narasimha Rao and Shri Chaudhary Charan Singh, Former Bihar CM Shri Karpoori Thakur and Agricultural Scientist Shri MS Swaminathan conferred upon with India's highest civilian award



DR MS SWAMINATHAN

FATHER OF GREEN REVOLUTION IN INDIA

## Movie!



Manjummel Boys has created history for Malayalam cinema by becoming the highest-grossing Malayalam film ever by collecting over Rs 180 crore worldwide

India's upcoming general elections, spanning from April 19 to June 1, 2024, will select 543 members of the 18th Lok Sabha in seven phases. Results will be announced on June 4, 2024. This election is expected to be the largest ever, lasting 44 days, second only to the 1951-52 Indian general election.



## Welcome Back!!

Ms. Waldrof is back with captivating new content: News Wrapped! Hope you're enjoying it. Keep reading for more!



# STUDENT ARTICLES



## DERIVATIVES: AMPLIFYING INVESTMENT OPPORTUNITIES



Mail your Articles to

[SICASAWRITERSCLUB@GMAIL.COM](mailto:SICASAWRITERSCLUB@GMAIL.COM)

# DERIVATIVES:

## Amplifying Investment Opportunities



By Apeksha A Kamath  
SRO 0757783

### INTRODUCTION:

Derivatives are financial contracts whose value is dependent on an underlying asset and the very common assets could be Stocks, Bonds, Currencies, Commodities, and Market Indices. The value of derivatives is directly or indirectly influenced by the price of the underlying asset. Derivatives are usually traded by predicting the underlying asset's future price movement. The value of the underlying asset is bound to fluctuate in accordance with the highly volatile market conditions prevalent and the core to be grasped when it comes to derivative trading is to appropriately determine the profits or likeliness with speculation.

### TYPES OF UNDERLYING ASSETS

There are different types, or classes, of underlying assets, and they come with unique characteristics that, in turn, affect the nature and structure of the derivatives associated with each type of underlying asset.

There are different types, or classes, of underlying assets, and they come with unique characteristics that, in turn, affect the nature and structure of the derivatives associated with each type of underlying asset.

For example, different underlying asset classes are subject to different types of financial risk. Stocks and commodities are subject to market risk and general economic risk. Bonds and other debt instruments are subject to default risk, interest rate risk, and counterparty risk. Currencies are subject to interest rate risk and political risk.

### WHAT IS AN UNDERLYING ASSET?

An underlying asset is defined as the asset on which the financial instruments such as derivatives are based. These assets give derivatives their value. The underlying assets can be stocks, market indices, currencies, commodities, etc.

For example, an option on stock 'X' gives the holder the right to buy or sell 'X' at the strike price up until expiration. The underlying asset for the option is the stock of 'X'.

An underlying asset is an item within the agreement that provides value to the contract. The underlying asset supports the derivatives contract to which the parties involved agree.



Stocks



Bonds



Commodities



## TYPES OF UNDERLYING ASSETS

### 1. Stocks

In the capital market, one of the most widely used underlying assets is stocks. Since stocks are so widely traded in the financial markets, it gives derivative investors more options to speculate and hedge. Exchanges have laid down criteria for stocks to be used as underlying assets in F&O trading.

### 2. Currencies

Currency is a medium of exchange for goods and services. It is a generally accepted form of payment, usually issued by a government and circulated within its jurisdiction. Currency is used as an underlying asset in currency derivatives like currency options, currency futures, currency swaps, etc. In India, the three stock exchanges BSE, NSE, and Metropolitan Stock Exchange of India have segments for currency derivatives.

### 3. Commodities

Commodity is defined as a tangible good that can be bought and sold or exchanged for products of similar value. Much like equity derivatives, commodity derivatives are traded having commodities as underlying assets in exchanges like MCX, NCDEX, etc.

### 4. Market Indices

A stock market index is the statistical measure of the performance of the market, reflecting the ups and downs in it. It indicates the overall sentiment of the market. A derivative contract can have market indices as an underlying asset. Index futures and index options are the derivative instruments that have market indices as the underlying asset.

### 5. Interest Rates

An Interest Rate Derivative is a financial instrument with a value that is linked to the movements of an interest rate or rates. These may include futures, options, or swaps contracts. Interest rate derivatives are often used as hedges by institutional investors, banks, companies, and individuals to protect themselves against changes in market interest rates, but they can also be used to increase or refine the holder's risk profile or to speculate on rate moves.

### 6. Bonds

Bonds of different types and other debt securities that attract an interest rate are also used as underlying assets in derivatives such as Interest rate futures.

Underlying Assets are basic building blocks for derivatives contracts. It could be highly speculative in nature and trading against those assets require a comprehensive knowledge of trading, leverage, hedging, and speculation. Derivative trading requires a skill-set and strategies that are different from normal equity trading.

Derivatives derive their value from the underlying assets through a specified contract or agreement. The price or performance of a derivative is influenced by the changes in the value of the underlying asset. For instance, with an options contract, you have the choice to buy or sell the asset at a set price within a specific time.

Similarly, if you purchase a futures contract on a commodity like oil, the underlying asset is the physical oil itself. The price of a futures contract is affected by oil market changes. When oil prices go up, the contract's value also increases, and vice versa.





## TYPES OF DERIVATIVE CONTRACTS:

### 1. FUTURES:

- These types of contracts involve counterparties- The Buyer and the Seller- who agree to exchange an underlying asset after an agreed time and expiry date.
- These contracts are traded on Market Exchange and which guarantees that the terms are standardized.
- The underlying assets could be commodities like raw materials, food grains etc or it could also range to items like precious items including gold silver etc, they can also mean financial instruments like bonds, exchange rates etc even.
- The key participants in to initiate and carry on with these types of contracts would be Hedgers who are aiming at cashing in on profits and also to protect against the downside of potential adversities along the assets that possess and are pen to substantial exposure in the market and the Speculators who are eyeing to profit meticulously from high-risk and value fluctuations in the volatile conditions.

### 3. FORWARDS:

- A forwards contract is the most easiest as well as most sought after contracts by investors within the derivatives communities and the reason for this could be there is no transaction cost involved, and no restrictions on short sales is located.
- Here, Short sale refers to the act of selling an asset or commodity in the forward market with the intention of buying it back at a later date.
- Further, all the borrowing and lending are agreed to be carried out at risk-free rates.
- The biggest difference spotted between forward and futures contract would be
- that unlike in future contract where a buyer or seller initiates reverse transaction to their original transaction to close a position, for a forward contract to be liquidated, it can result in two ways which could be either cash or physical delivery.

### 2. OPTIONS:

- Options contract offer the buyer the right and not the obligation to buy or sell the underlying asset at a pre-determined price during a certain period of time or at a specific date.
- They differ from other stock like securities as they do not represent ownership in a concern/company.
- There is always the flexibility to withdraw from the contract at any given time. Two components of options contract is the put option and call option.
- A put option gives buyer the right to sell any underlying asset at a strike price and a call option gives a buyer the right to buy at a strike price at anytime up-to the expiration date.
- One of the reasons why investing in the options is found lucrative by the investors could be that they have smaller premiums.

### 4. SWAPS

- A swap is a derivative contract through which two parties exchange the cash flows or liabilities from two different financial instruments.
- The financial experts firmly affirm that the origination of the swap markets can be traced back to 1970s when many countries imposed exchange regulation and restrictions in order to control cross border capital flows.
- Further, as exchange controls were liberalised in the eighties, currency swaps with the same functional structure as the early precursors of the swap culture, the *back to back* and *parallel loans* replaced them both.
- There are various types of swaps, namely Interest Rate Swap, Currency Swap, Commodity Swap Equity Swap, Zero Coupon Swap, Credit Default Swap, Total Return Swap and many more.
- Swaps give corporations to shift the performance of their assets rapidly and cheaply without actually exchanging ownership of those assets and thus become extremely popular as a method of managing risk and generating revenues.

## WHAT IS DERIVATIVES TRADING?

In the risky and unpredictable investment industry, options trading can be a game changer. They allow investors a little breathing room when buying stocks or bonds. You pay a lower price for the choice to buy assets at a specified date after analysing the stock market performance. Options, also called derivatives, are used to create a tradable contract between two or more parties.

It's a different transaction from buying stocks. The latter requires you to pay for outright ownership of the asset. Derivatives allow you the option to buy at a later date. Investment professionals who understand the intricacies of the markets are able to master the art of options trading. They know how to hedge their bets. They can keep one ear on the ground and one eye on the stock performance to arrive at a suitable prediction. To determine whether the price will rise or fall before the due date.

## ROLE OF FINANCIAL DERIVATIVES IN THE MARKET:

Financial derivatives play a crucial role in the financial markets by serving several important functions:

1. **Hedging:** Derivatives are primarily used for hedging, which involves protecting against losses due to adverse price movements. For example, a farmer might use futures contracts to lock in a selling price for their crops, protecting them against a decline in crop prices.
2. **Speculation:** Derivatives also facilitate speculation, which involves taking a position on the future direction of an asset's price. Speculators aim to profit from price movements by buying or selling derivatives contracts.
3. **Risk Management:** Derivatives can be used to manage various risks, such as interest rate risk, exchange rate risk, and credit risk. They allow businesses and investors to transfer or offset these risks to other parties.
4. **Price Discovery:** Derivatives contribute to price discovery by providing information about market expectations for the future price of an underlying asset. This information can be used by investors to make informed trading decisions.
5. **Market Efficiency:** Derivatives enhance market efficiency by allowing for more efficient allocation of capital and risk across different market participants

## Conclusion

Derivatives can be a very convenient way to achieve financial goals. For example, a company could hedge its currency risk by purchasing currency forward contracts. Derivatives can also help investors leverage their positions, such as by buying equities through stock options rather than shares. The main drawbacks of derivatives include counterparty risk, the inherent risks of leverage, and the fact that complicated webs of derivative contracts can lead to systemic risks.

Derivatives play a crucial role in financial markets, allowing investors to manage risk, speculate on price movements, and hedge against adverse changes.

In summary, derivatives serve as indispensable tools in modern finance, offering investors opportunities to manage risk, speculate on price movements, and enhance portfolio performance. However, their complexity demands caution, as demonstrated by historical market upheavals. Continued education, prudent regulation, and responsible usage are imperative to harness the benefits of derivatives while mitigating systemic risks, ensuring a resilient and efficient financial ecosystem for all stakeholders.

## ADVANTAGES

Dabbling in derivatives has its fair share of benefits. Traders are known to use options contracts to optimise the earning potential. Here are some of the ways trading in derivatives can help investors.

- Helps to manage risks better
- It lowers your investment cost
- Derivatives have a lot of liquidity
- Can be used to increase leverage
- Provides for efficient portfolio management

**To conclude, Derivatives are truly redefining the future of Finance.**



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# INDIAN MARKET OUTLOOK



## The macro economic Factors

CRBI report stated that India's current account deficit declined to \$10.5 billion or 1.2% of the GDP in October-December quarter of current fiscal from \$11.4 billion in the previous quarter and \$16.8 billion a year back. Besides, the earnings growth in India is expected to remain strong, going forward.



## The indexes Performance

1) Benchmark equity indices Sensex and Nifty ended the last day of trade of the 2023-24 fiscal on a bullish note on Thursday, driven by heavy buying in power, auto and banking stocks amid a positive trend in global markets.

2) Sensex jumped 655.04 points or 0.90 per cent to settle at 73,651.35, while Nifty climbed 203.25 points or 0.92 per cent to end at 22,326.90



## Rupee VS USD

The rupee depreciated 6 paise to settle at 83.39 (provisional) against the US dollar





# GLOBAL MARKET OUTLOOK



## US Markets

US equities continued to perform well in March with evidence of continued broadening out in the market, as sectors such as miners, energy, industrials all outperformed technology sectors over the month



## Japan

The Bank of Japan (BoJ) made a significant step to normalise their monetary policy by ending 8 years of negative interest rates by raising short term rates for the first time in 17 years to a new target rate between 0-0.1% range. The move by the BoJ was made after the announcement that the biggest companies in Japan agreed to raise wages for 2024 by 5% after negotiations with trade unions



## UK Markets

The equities performed well in March led by sectors such as energy, materials and financials, which outperformed in the hope that the Bank of England (BOE) would cut interest rates, helping to support stronger economic growth. Interest rates went unchanged





"Welcome! Mr. Tails is excited to showcase our students' creativity! Don't miss our latest highlight: the reels of the month!"

# Creative Corner



நீல வானிலே மேகங்கள்  
நகராது மலைத்து  
நின்றதடி உன் வெண்மதி  
முகத்தினைக் காண;  
பச்சை வயல்களும்  
காற்றே வீசாது ஆடுமே  
உன் கருங்குயில் ஓசை  
கேட்டு;

ஊதா டிசம்பரும்  
'மே'-விலே பூக்கும் உன்  
கை பட்டால்,  
இந்த இளஞ்சிவப்பு  
இதயம் பூக்காது  
இருக்குமா?  
என் இருண்ட வாழ்விலே  
வர்ணம் சேர்த்த என்  
வானவில்லே;  
காதல் வண்ணம்  
தீட்டுவாயா?

~ Anand

## Radiant Hues

From the hues of childhood to the hues of  
adulthood,

At every stage in every phase, fanatical to catch  
up with the pace.

Crawling and strolling and running and falling,  
I navigate myself through the vibrant world.

As I curl up with the colors soaring amongst the  
crowd,

I see the radiant faces masked with soaring  
colors

I express gratitude to the creator for the  
exceptional abilities,

For I am indeed the child of the generous  
master.

- Vedika Jain

# Holi poems!

मथुरा की खुशबू, गोकुल का हार

वृन्दावन की सुगंध, बरसाने की फुहार

राधा की उम्मीद, कान्हा का प्यार

मुबारक हो आपको होली का त्योहार

Vinit Shah SR00721705

Check out more  
Students poems on Holi  
at Sicasawritersclub  
insta Page



**Bargavi SR00748661**



**Radhesh SR00702657**



# CAPTURE THE MOMENT



**Sanjay Gopal SR00703261**



**Harish SR00702182**

Pay  
close  
heer







# Art palettes



Anuritha SR00754027





# Reels of the month Poyyamozi



#3

**Kural 612**

அதிகாரம் - 62 - ஆள்வினையுடைமை

வினைக்கண் வினைகெடல் ஓம்பல் வினைக்குறை  
தீர்ந்தாரின் தீர்ந்தன்று உலகு.

**Never give up while  
undertaking any task  
assuming it would be  
difficult to continue.**

**The world also abandons  
those who leave midway.**

Winners never quit

**பொய்யாமொழி**

#Thirukkural  
@sicasawritersclub



2.5k views

**பொய்யாமொழி**  
*Words that never fail.*

(காமத்துப்பால்) 125.நெஞ்சொடுகிளத்தல்

கண்ணும் கொளச்சேறி நெஞ்சே இவையென்னைத்  
தின்னும் அவர்க்காணல் உற்று. (1244)

*O my soul! take my eyes also with you,  
(if not), these would eat me up  
(in their desire) to see him.*

Reels by S. Harshitha SRO0778351



[@sicasawritersclub](https://www.instagram.com/sicasawritersclub)



## முழுமையின் மீதான மோகம்

மழலையின் தவறை ரசிப்போருக்கு  
முழுமையின் மோகம் ஏனோ.

முழுமை காண முகமூடி அணிந்தவரே,  
உன் முகவரி இழந்திடுவாய்.

பூரணத்துவத்தை எண்ணி தொடங்க தயங்குவோருக்கு,  
பார்வையாளர் நிலையே இறுதிவரை.

முழுமை எதிர்பார்ப்புக்கு ஓடுவோரே,  
வாழ்வில் கிடைப்பது ஏமாற்றமே..

கலைக்கு முழுமை என்று எதுவும் இல்லை  
முழுமை பெற்ற உயிரும் உலகத்தில் இல்லை  
உன் வாழ்க்கையில் முழுமை தேடி ஏன் ஏமாறுகிறாய்!

குறையை உருவாக்கி வியாபாரப்படுத்தும் உலகில்  
முழுமையை தேடுவது முறையா!

சிந்திப்பீர் ஏமாளி யார் என்று ?

இப்படிக்கு,  
ச.அனூரிதா

**Anuritha SR00754027**



## Happy Independence!

It's alright if you don't match the popular definition of beauty that the world follows. You're still beautiful.

It's alright to not like westernization. You're still cool.

It's alright if you don't know things that the major knows. With time, you can still learn.

It's alright if you're unmarried over the age limit the society expects. You can still marry when you're mentally prepared.

It's alright if you aren't good enough at academics. You're still good at something that leads you to success.

It's alright if you're skinny. It's alright if you're chubby. You can still be healthy and fit.

It's alright to express your viewpoint when needed. It's not rudeness.

It's alright to let people know what's good about them. It's not flirting.

It's alright to be super obsessed with animals and nature. It's not weird.

It's alright to be honest about loving yourself more. It's not selfishness.

Independence is also a lot more about the mind. Don't depend on and conform to the socially constructed ideas of what is what. Be independent. Happily independent.

**Akshaya SR00709586**



**write ups**




# SICASA BUZZ



*Photo Gallery*



# BIDDING ADIEU TO SICASA MANAGING COMMITTEE 2023

The journey of Sicasa 2023 has been truly remarkable. Their achievement in securing the title of the 2nd best regional students association in 2023 from ICAI is a testament to their hard work and dedication. Furthermore, Aatral and Feista events have left an indelible mark as the most memorable and outstanding events to date.



# WELCOME ONBOARD OUR NEW SICASA MANAGING COMMITTEE 2024



**SICASA CORE COMMITTEE 2024**



The upcoming Sicasa MCMs for 2024 are fully prepared to unleash the potential of our CA students and establish an exceptional committee.

All  
The  
Best!



# WOMEN'S DAY



POCO  
SHOT ON POCO F1



SICASA celebrated Women's Day by hosting a program at Don Bosco Abu Illam, where they interacted with students, distributed treats, and donated essential items.



# BANK AUDIT SEMINAR



**POCO**  
SHOT ON POCO F1



Over 150 participants gathered at ICAI Bhavan on March 24th for bank audit seminar led by CA Subhashini and CA Arun, where they gained valuable knowledge.





# QUIZ MASTER



SOUTHERN INDIAN CHARTERED ACCOUNTANT STUDENTS ASSOCIATION



Are you feeling anxious about MCQs in exams?



Join us this Sunday to test your preparation!



QUIZ MASTERZZ -2024





# VOLUNTEERS MEET



Southern India chartered accountants students association (SICASA)



In the image, students have enthusiastically joined their favorite clubs to volunteer for SICASA.

**IF NOT,  
NOW  
WHEN?**



Instagram (@sicasa\_ical)

Instagram photos and videos

 [instagram.com](https://www.instagram.com)



# UPCOMING EVENTS



finb\_sicasa with 3 others

**75** SOUTHERN INDIA CHARTERED ACCOUNTANTS STUDENTS ASSOCIATION  
OF  
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

**INVESTMENT INSIGHTS**  
PANEL DISCUSSION WITH INDUSTRY EXPERTS

**CA PRAVEEN** **CA LALIT RATHI** **CA SUMIT KEDIA**

**FEES**  
**Rs.100**

Date : 7th April 2024  
Time : 9 AM - 1 PM

ICAI Bhawan  
Nungambakkam

Vinit - 84286 76636  
Radhesh - 90803 63797

**FinB** Entrepreneurship And Investment Forum of SICASA

CA MANDAYA SUNIL KUMAR  
CHAIRMAN - SICASA

Team FinB  
Kavin Sanjay Radhesh  
Vinit Meenakshi Harish  
Janani Pooja Vignesh

Scan  
QR Code  
to Register



**Investment Insights**  
**on 7th April 2024**  
**By FinB of SICASA**

# **ATTENTION!!** **WANT TO FEATURE IN SICASA NEWSLETTER?**

Then Share your content along with  
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