



BIKANER BRANCH
CIRC OF ICAI

Students E-Newsletter
DEC-2025





CICASA Chairman Message

Dear Students,

As I reflect on the activities organised by the Bikaner Branch of ICAI in December, I'm thrilled to see our students engaging, learning, and growing with enthusiasm! The events we hosted were designed to provide a perfect blend of professional development, networking, and fun, and I'm excited to share the highlights with you.

For our students, the Mock Tests for CA Final, Intermediate, and Foundation series provided a valuable opportunity to assess preparation, fine-tune strategies, and build confidence for the upcoming exams. I'm grateful to all the students who participated and made these events a success.

These events underscore our commitment to continuous learning, professional growth, and creating opportunities for our members and students. At CICASA, we believe that learning goes beyond classrooms and exams – it's about building connections, gaining practical insights, and developing skills that make you a professional of the future.

As we step into the New Year, we're excited to build on this momentum and bring more value to our members and students. We'll continue to focus on initiatives that enhance skills, foster networking, and support your professional journey – whether it's through seminars, workshops, sports events, or student-centric activities.

To all our students, I encourage you to stay engaged, participate actively in branch activities, and make the most of the opportunities coming your way. And to our members, thank you for your continued support and guidance – we look forward to your active participation in our upcoming events.

Stay tuned for more updates, and let's make this year unforgettable!

With best wishes,
CA Abhay Sharma

The Common Man's Guide to Recession

The signs are hard to miss - slower hiring, rising prices and the headlines "Recession". Analysts are divided on how deep the next downturn will be, but one thing is certain- its ripple effects will reach ordinary households. Here's a clear, grounded guide to help an average citizen stay financially and emotionally balanced through the turbulence ahead.

1. Understand the cycle, not just the crisis.

A recession is not the end of growth- it's a pause in the cycle. Understanding this rhythm helps you avoid panic. When the headlines grow grim, remember this too shall pass. The goal is to protect your financial base until the upturn begins.

2. Revisit your Monthly budget

Conduct a financial audit of your expenses. Categorize them into essentials, comforts and luxuries. The idea isn't to eliminate joy but to be deliberate. Even modest savings can make your balance sheet stronger than you think.

3. Build (and respect) your Emergency Fund

Cash flow is the king during downturns. An emergency fund covering at least 4-6 months of essential expenses can be your biggest safety net. Automate small monthly transfers into a separate savings account. Treat it as non- negotiable. Recession tests discipline, not just income.

4. Secure your job or your skill

When companies tighten budgets, performance and versatility becomes your armour. Invest in yourself- learn new skills, up skill in your profession. If you're self-employed, diversify revenue streams and strengthen customer relationships.

5. Stay conservative with Debt and Investments

High interest debt can quickly turn into a trap when income stability is uncertain. Pay down credit cards and personal loans first. On the investment side, avoid chasing quick returns. Stick to quality, long term assets- mutual funds with solid fundamentals, fixed deposits or government bonds.

6. Support local, think collective

Recession affects not just individuals but the entire community. Supporting local vendors, small service providers and regional businesses strengthens the ecosystem that supports you in return.

7. Stay Rational, not reactionary

The worst financial decisions are often made in fear. Avoid panic withdrawals or rumour-based trades. Stay informed through credible financial news but don't drown in it. Focus on what's within your control- savings, learning's, and staying steady.

A recession may tighten budgets, but it also resets perspective. It teaches value of Prudence, adaptability, and emotional intelligence. Stay calm, stay smart- and when recovery arrives, you'll not just survive it, but emerge stronger.



Sejal Ojha

Photo Gallery



CA Members Cricket Tournament



MOCK TEST FOR JAN-2026





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