



ICAI • AI SUMMIT 2026

BUILDING AGENTS THROUGH AI

A practical build-along masterclass for Chartered Accountants

Build 2 working agents live • No prior coding needed • Bring a laptop

CA Shyam Agarwal | ICAI CoE, Kolkata | 17–18 July 2026

THE PROBLEM WE ALL SHARE

This is your Tuesday

1

An email is forwarded to you

2

You read it, work out which client & which deadline

3

You note it somewhere — a diary, a sheet, a sticky

4

You draft a reply, then move to the next one

Multiply by

40+

emails, notices and files every week.

*What if a robot did the first 90% —
and left the judgement to you?*

THE ONE IDEA FOR TODAY

Chatbot answers.

Agent acts.

The moment your AI can pull data → decide → take an action without you typing each step, you have built an agent.

GET THE DISTINCTION CRISP

Three levels of AI — know which one a task needs

CHATBOT

You ask, it answers

“Draft a reply to this notice” — you paste in, you copy out

You do the work

WORKFLOW

Fixed steps, auto-run

Every new invoice → auto-saved to the right folder

The rules do the work

AGENT

Decides + acts across steps

Reads the notice, files it, drafts the reply, asks you to approve

The agent works, you approve

WHY THIS IS A 2026 SKILL, NOT A GIMMICK

Three things changed



Models can now use tools

They reliably follow multi-step instructions and call apps — the piece that was missing until recently.



No-code builders arrived

n8n, Make, Zapier and Cowork let a non-programmer CA wire an agent by dragging blocks.



ICAI is signalling it

This very summit — n8n, Cowork, Power Automate, automation — treats agents as core practice, not novelty.

YOUR NEXT FEW MINUTES

We build two real agents — together

1

Delegation Agent

Claude Cowork

Compliance Deadline Sentinel — hand it your client list, get a tracker + draft reminders back

2

Workflow Agent ★

n8n

Notice Triage — email → classify → extract → write to a sheet → draft a reply → ping you

You leave with: 2 working templates + a reusable agent recipe + a 30-day rollout plan

5-MINUTE PRE-FLIGHT

Open these before we start



Laptop

Provided at the venue — you're set



Google account

Gmail + Sheets + Drive



n8n.io trial

Free 14-day — our main canvas



Claude / ChatGPT

The 'brain' inside each agent



Dummy files

A fake invoice, notice, statement

⚠️ Dummy data only on the shared screen. No real PAN / GSTIN / client financials today — we cover DPDP-safe handling in Segment 5.



01

Anatomy of an Agent

The one framework the whole day hangs on

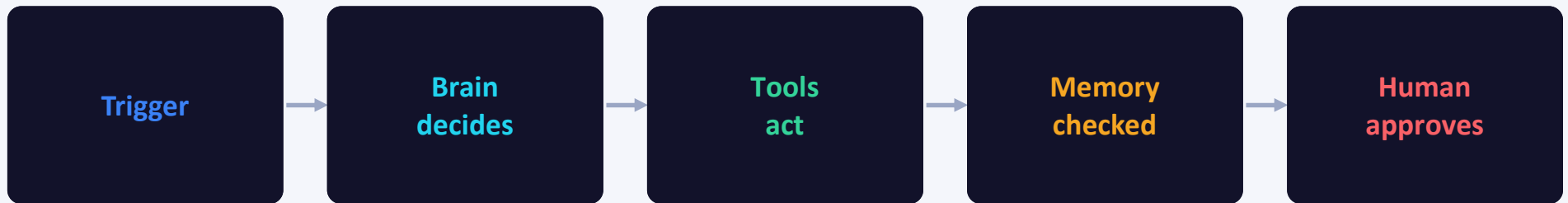
EVERY AGENT HAS THE SAME 5 PARTS

Learn it once — then just 'fill in the boxes'

1 TRIGGER	What wakes it up	New email • file lands • 9 AM daily • you click run
2 BRAIN	The reasoning — the 'CA judgement'	Reads input, classifies, decides what matters, drafts
3 TOOLS	The hands — what it can do	Gmail • Sheets/Excel • Drive • Tally CSV • send a message
4 MEMORY	What it remembers	Client list • reply templates • past decisions • rules
5 HUMAN	Where YOU stay in control	'Draft, don't send' • approve before filing • flag > ₹1L

HOW THE PARTS CONNECT

The agent loop



TRIGGER → **BRAIN** → **TOOLS** → **MEMORY** → **HUMAN** → done. *In every build today, we point back here: 'this is our trigger... this is our brain...'*

'THAT'S MY WEEK' — PICK THE ONE THAT HURTS MOST

Where agents fit in a CA practice

Compliance

Deadline sentinel

½ day/mo → minutes

Notices

Triage + draft reply

45 min → 5 min review

Bookkeeping

Invoice / bank extractor

2–3 hrs → 20 min

Audit

RPT / GSTR-9C pre-review

hours → a summary

Client comms

Monthly update drafter

a day → drafts to approve

Onboarding

Folder + checklist + email

manual → one click



02

Build #1 — Delegation Agent

Claude Cowork · start easy, no wiring

The Compliance Deadline Sentinel

What it does

- You hand it a client master list + a date range
- It applies compliance rules for each entity
- It builds a colour-coded deadline tracker
- It drafts reminder emails for anything urgent
- It hands everything back — for YOUR approval

Maps to the 5 parts

Trigger

you delegate the task

Brain

reads list, applies rules

Tools

builds tracker + drafts

Memory

your client list + templates

Human

'do NOT send' — you approve

One instruction — all five parts

ROLE: You are my compliance associate for an Indian CA firm.

CONTEXT: Attached client list (name, entity, GSTIN, year-end).
Our reminders are polite, one paragraph, exact form + date.

TASK: 1. List statutory deadlines in the next 45 days per client.
2. Build tracker: Client | Form | Due | Days left | Status.
Flag anything due within 7 days in RED.
3. Draft a reminder email for each client with a RED item.

CHECKPOINT: Do NOT send. Give me tracker + drafts to review.
List any client where you were unsure which rule applies.

THE TAKEAWAY YOU REUSE FOREVER

It's not the tool — it's the shape

ROLE

who the agent is

CONTEXT

the memory it needs

TASK

the numbered steps

OUTPUT

the exact shape back

CHECKPOINT
T

where it stops for you

SAFETY

never invent facts

Every agent you ever build uses this shape.



03

Build #2 — Workflow Agent

★ the core build

The Notice Triage Agent — 6 nodes



Same five parts, wired up:

Trigger = the email arrives **Brain** = the AI Agent node **Tools** = Sheets + Gmail **Human** = it DRAFTS, never sends

Demo tip: start with a Manual Trigger + a pasted sample notice, so the live build never depends on an email actually arriving.

Messy email in → clean JSON out

You are a compliance-notice triage agent for a CA firm.
Return ONLY valid JSON in exactly this shape:

```
{  
  "type": "GST | Income-Tax | ROC | TDS | Other",  
  "client_name": "<best guess, or UNKNOWN>",  
  "deadline": "<YYYY-MM-DD, or NONE>",  
  "demand_amount": "<number in INR, or 0>",  
  "urgency": "HIGH | MEDIUM | LOW",  
  "summary": "<one plain-English line>",  
  "confidence": "HIGH | MEDIUM | LOW"  
}
```

Rules:

- urgency = HIGH if deadline $\leq$ 7 days OR amount $>$ 100000.
- Never invent a deadline or amount. If unclear → UNKNOWN / NONE and set confidence LOW.

THE MOMENT IT CLICKS

Any document becomes data

BEFORE — a messy email

"Dear Sir, ref. GSTIN 19AAB... notice u/s 73 for FY22-23, please reply by 12/08 regarding demand of Rs 2,14,500..."



AFTER — structured, usable

type	GST
client	ABC Traders
deadline	2026-08-12
amount	₹2,14,500
urgency	HIGH
confidence	HIGH

SAME SKELETON, DIFFERENT AGENT

Swap one node — get a new agent

Swap the TRIGGER

'New file in a Drive folder' → a bank-statement / invoice extractor → Tally-ready CSV

Swap the OUTPUT

WhatsApp or email → a client-query auto-responder (with human approval)

Swap the BRAIN's job

point it at your audit checklist → an RPT or GSTR-9C reconciliation pre-reviewer

THE QUESTION EVERYONE ACTUALLY HAS

Which tool, when?

Tool	Best when...	Learning	Control
Claude Cowork	Delegate a whole task, no wiring	Lowest	Low
Make.com	Fast visual automations, many connectors	Low	Medium
Zapier	Simplest 'if this then that'	Lowest	Low–Med
n8n	Real logic + data control + complex agents	Medium	Highest
Power Automate	You live in Microsoft 365	Low–Med	Medium

Rule of thumb: Delegate → Cowork. Glue apps → Make/Zapier. Real agent → n8n. All-Microsoft → Power Automate.



04

Guardrails & Go-Live

The part that makes it safe on real clients

FIVE BRAKES — NONE OPTIONAL

An agent that acts needs guardrails

1

Human-in-the-loop

Agent proposes, a CA disposes — 'draft, don't send'

2

DPDP-safe data

Mask PII • prefer no-retention plans • self-host sensitive data

3

No hallucinated facts

Force structured output + a confidence field; route LOW to review

4

Audit trail

Log every run — input, output, time — to a sheet

5

Cost & rate caps

Spend limit on the key; test on 5 before pointing at 500

THE PROFESSIONAL LINE

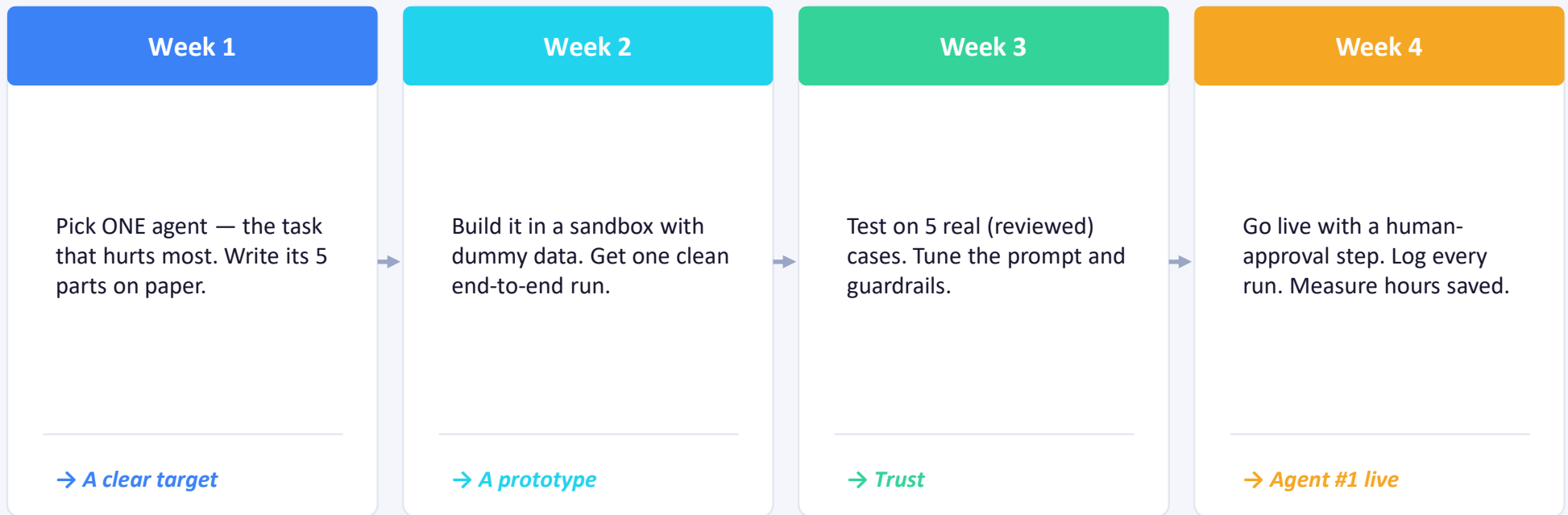
The agent doesn't sign the return.

You do.

AI moves you from doing the keystrokes to reviewing the judgement. The responsibility — and the value — stays with you.

FROM THIS ROOM TO PRODUCTION

Your 30-day rollout



Then repeat — one agent a month. In a quarter you have an automation layer no firm your size can match.

RECAP — THE THREAD FROM MINUTE ONE

● Chatbot answers. Agent acts.

the one idea

● Trigger · Brain · Tools · Memory · Human

the five parts

● Delegation · Workflow · Fast no-code

the three we built

● Guardrails + a 30-day plan

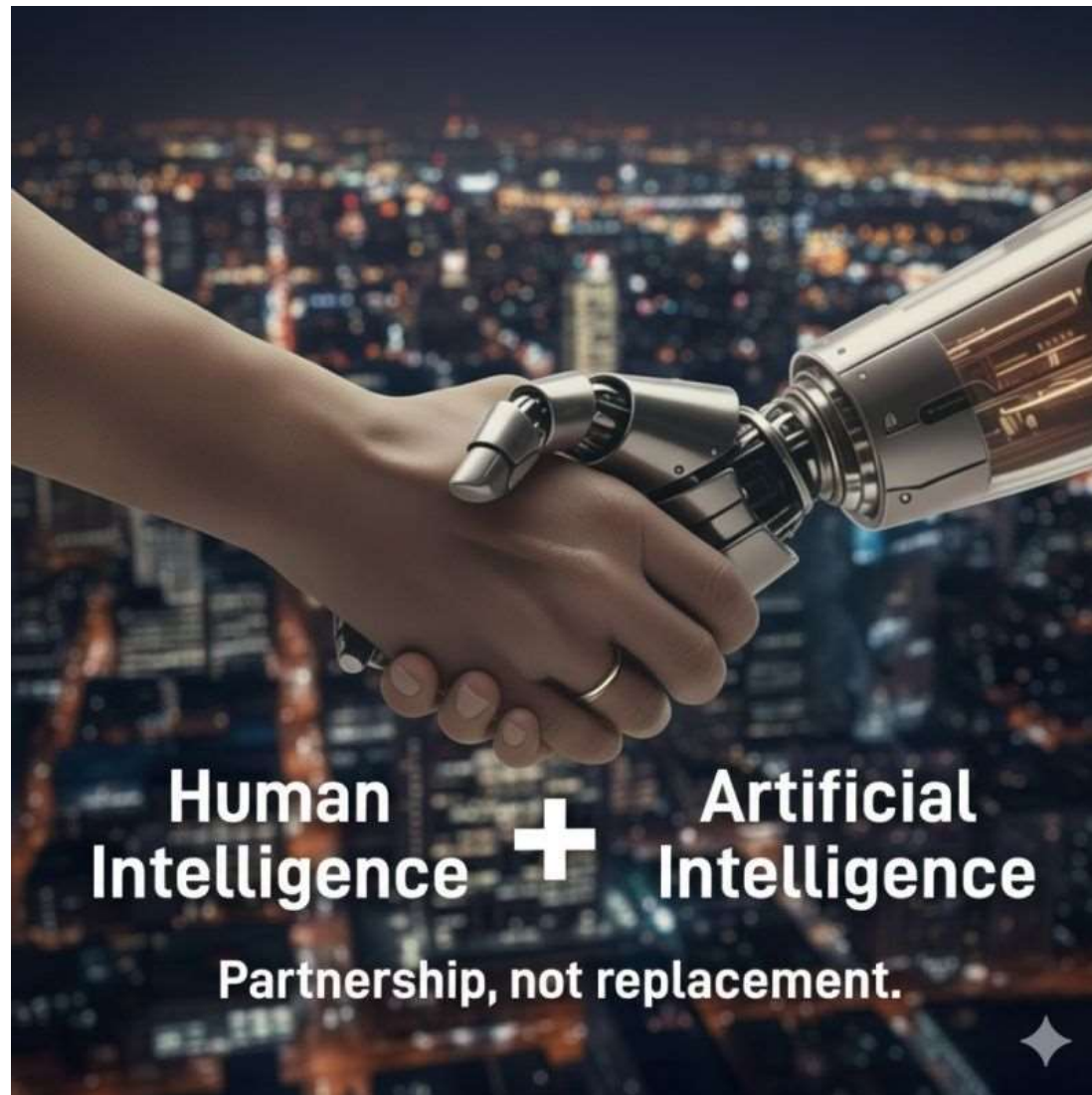
how it goes live safely

YOUR ONE COMMITMENT

Build ONE agent this week.

Dummy data. One task that hurts. The 5-part shape. That's it.

Say it out loud now: *"The first agent I build will be _____."*



**Human
Intelligence + Artificial
Intelligence**

Partnership, not replacement.



YOUR HOMEWORK (NO, REALLY!)



GÖR ÖÖMÑ ÈH È ÖÖE

Download ChatGPT/Claude
TODAY to get started.



È ÖÖÖR ÈH PÖMIMÖE

Use it for ONE task this week
to see its potential.



Watch an AI Video

Watch ONE AI in Accounting
video to deepen your
understanding.



Explore Resources

Visit various websites for
valuable resources.



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Connect with one CA who already uses AI.



Ĩ ÖMÑ KÖPÖ ĨMÖÖÖN

Share your AI journey on LinkedIn.
Post your progress with #AIEabledCA ,
Tag me, tag this conference, tag your journey

I am not
REPLACABLE,

I am
UPGRADABLE





Thank You & Q&A

We appreciate your participation. Let's discuss how AI and automation can revolutionize your day to day operations.

Let's Connect!

Join me on social media for updates and insights



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