



# JCAF उडाान

**Jain Chartered Accountants Federation**

\* सामाजिक एकता \* संस्कार \* सेवा \* शिक्षा \* संपर्क \* समृद्धि

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VOL.1

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## From One Drop to a Movement: JCAF Celebrates Its 100<sup>th</sup> Blood Donation Camp



**Jain Chartered Accountants' Federation | 9<sup>th</sup>  
December 2025 | Hubtown Solaris, Andheri  
East, Mumbai**

The blood donation camp received an overwhelming response, with 103 units of blood collected, while 59 units were deferred in accordance with medical guidelines. Each donation symbolized the selfless spirit and unwavering support of donors who have been the backbone of this remarkable journey over the years.

Addressing the gathering, CA Shantilal Kochar, Apex President of JCAF, emphasized that the achievement was not merely a numerical milestone, but a reflection of sustained compassion, discipline, and consistent service to society.

The landmark event was made possible through the generous support of esteemed sponsors, including The Wealth Company, Ananta Resource Management, Chhajed and Doshi, CA Kailash B. Gupta, CA Vinod Jain, and CA C. C. Dangi. The

presence of senior JCAF dignitaries and leaders further elevated the spirit of the occasion, inspiring volunteers and donors alike.

JCAF expressed its heartfelt gratitude to the Tata Memorial Blood Bank team, all donors, sponsors, and supporters whose collective efforts transformed this 100<sup>th</sup> Blood Donation Camp into a truly memorable and impactful celebration of life.



**Visit Page No. 3 to submit  
Classified Ads in UDAAN.**

**Visit Page No. 7 to contribute  
Articles in UDAAN.**

## DESK OF PRESIDENT

My Dear JCAF Members,



As the calendar turns to the final week of January, we are filled with patriotic fervour anticipating the celebration of our 77<sup>th</sup> Republic Day on January 26<sup>th</sup>. This day reminds us of the democratic foundations of our great nation and the fundamental rights and duties that guide our professional lives. Let us honour the spirit of the Constitution in our practice and commitment to integrity.

I am delighted to share the following key developments:

We have recently introduced a new feature—Classified Advertisements—in Uddan. This feature provides an excellent platform for our members to promote their services, seek professional talent, or share announcements within our trusted community.

Furthermore, to ensure the quality and diversity of our content, we are actively inviting Articles from our esteemed members on subjects like Accountancy, Auditing, AI, Legal, GST, and Jain Philosophy. Please refer to the separate section in this newsletter for submission guidelines.

I am pleased to announce the launch of our Bulk Buying Scheme, designed exclusively to provide significant cost benefits to our members.

Currently, we have initiated the scheme for Laptops—an essential tool for every professional today. I earnestly request all interested members to send in your specific laptop requirements as soon as possible so we can aggregate the demand and negotiate the best possible pricing.

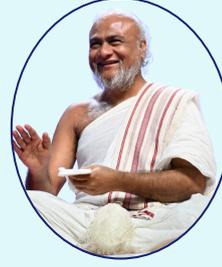
We plan to extend this facility to other useful products and services, depending entirely on your response and suggestions. I urge you to suggest other products on which JCAF can pursue bulk buying to maximize collective savings.

Finally, mark your calendars and prepare for our flagship annual event: the JCAF National Conference at Mohankheda (M.P). You will have the chance to connect, exchange ideas, and build professional alliances with peers, as well as delegates from diverse sectors, including Doctors, Advocates, Company Secretaries (C.S.), Bankers, and the Pharma industries.

Please ensure you register and attend this event in large numbers to benefit from the rich technical sessions and unparalleled networking opportunities.

Let us work together to make JCAF a stronger and more vibrant federation.

**Jai Jinendra,**  
**President, JCAF**



परम पुज्य गुरुदेव आचार्य श्री नयनन्दनसागर  
सुरीश्वरजी महाराज साहेब



विदुषी आर्या मयणा श्री जी महाराज साहेब

जैन इंटरनेशनल ऑर्गनाइजेशन (जियो), जैन इंटरनेशनल ट्रेड ऑर्गनाइजेशन, जैन चार्टर्ड अकाउंटेंट्स फेडरेशन, जैन डॉक्टर्स फेडरेशन, जैन एडवोकेट्स फेडरेशन और अन्य संगठनों के संस्थापक ।

**JCAF is a networking platform for Jain Chartered Accountants wherein you can connect to young, experienced and skilled CAs in profession/industry. We have events going on every month hosted by various chapters in Mumbai and PAN India. JCAF is a family of 14 chapters across PAN India. Networking is the key benefit! Lifetime Membership fees is Rs. 1100/- + 18% GST. Login to our Website: [www.jcaf.in](http://www.jcaf.in) to become a JCAF Life Member.**

### Advertisement Rates for:



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Advertisement to be shared before:

-  **Date: 20<sup>th</sup> of every month**
-  **Email id: [news.jcaf@gmail.com](mailto:news.jcaf@gmail.com)**

### Social Media Links



We're now live on social media! Follow our **NEW** official pages of JCAF to stay updated on our latest events, initiatives, and community impact. Let's connect and grow together.

-  Instagram: <https://tinyurl.com/InstagramJCAF>
-  Facebook Page: <https://tinyurl.com/FacebookJCAF>
-  LinkedIn Page: <https://tinyurl.com/LinkedInPageJCAF>

## कौशल – Seminar on Peer Review & ICAI CMP Benefits

Organized by JCAF Malwa Chapter | 21<sup>st</sup> November 2025 | Nasia Ji, Indore

This session delved into the practical aspects of Peer Review, including documentation standards, preparedness, timelines, and compliance expectations. Participants also gained valuable clarity on the ICAI Continuing Membership Programme (CMP) and its benefits, enabling them to align quality practices with long-term professional growth. The interactive discussions and real-life perspectives kept the audience engaged throughout the program.

The seminar was enriched by insightful presentations from CA Ankush Jain and CA Vaibhav Jain, with CA Anshul Bhandari contributing as panelist. The proceedings were guided effectively by session chairmen CA Mahendra Jain and CA Ashwin Sethi, who ensured meaningful dialogue and structured learning.

The program's seamless execution was made possible by the dedicated efforts of CA Harsh Jain (Program Planner), CA Mayank Jain (Program Coordinator), CA Sachi Rakhecha (Program Moderator), and committee members CA Tanishq Gandhi and CA Sanyam Dakh, whose teamwork added depth and professionalism to the event.

The seminar concluded with a renewed sense of purpose among participants to enhance audit quality, strengthen compliance frameworks, and proactively leverage ICAI initiatives. Through कौशल, the JCAF Malwa Chapter once again demonstrated its role as a catalyst for learning, collaboration, and professional excellence.



### Classified Advertisement Invitation – JCAF Udaan (Monthly Newsletter)

The Jain Chartered Accountants Federation (JCAF) is pleased to announce that classified advertisements will now be accepted for publication in our monthly newsletter, JCAF Udaan.

#### Advertisement Specifications

**Newsletter:** JCAF Udaan (Monthly Edition)

**Ad Size:** 5 cm (W) × 3.5 cm (H)  
(Equivalent to approximately 7 lines of text)

#### Eligible Categories:

**Job Vacancy, Job Wanted, Matrimonial – Bride, Matrimonial – Bridegroom, Assignment Available, Assignment Required**

**Tariff Charges:** Rs. 100/- + 18% GST will be charged extra for each extra line.

**Payment Mode:** UPI/QR Code (Bank details provided with booking confirmation)

#### Submission Guidelines

**Last Date for Submission:** 18<sup>th</sup> of every month

**Advertisers must submit the final advertisement matter on or before the deadline for inclusion in the upcoming issue.**

#### Newsletter Reach

**Circulation to 4,500+ members via email / WhatsApp Shared through JCAF WhatsApp groups and official social media platforms**

### Dharma Charcha – 108 Ayambil

प्रस्तुत करता है – विश्वशांति सामूहिक श्रंखलाबद्ध आयंबिल यह 108 निरंतर आयंबिल का संकल्प 11 जनवरी 2026 तक चलेगा। JCAF परिवार की ओर से एक सुंदर आध्यात्मिक पहल हर दिन JCAF परिवार (CA, जीवनसाथी, माता-पिता, बच्चे – कोई भी) की ओर से एक आयंबिल।

उद्देश्य: विश्व शांति एवं टैरिफ युद्ध की शीतलता हेतु आध्यात्मिक ऊर्जा का संचार

Apart from the ongoing Dharma Charcha online sessions, JCAF has also launched a meaningful spiritual initiative titled “108 Sakli Aaymbil Mala” since the last Oli. This initiative was conceptualized by CA Mittal Shah and has been wholeheartedly supported by CA Virag Shah, a member of the Dharma Charcha Team. Th initiative has received an overwhelming and encouraging response from the entire JCAF family.

Sakli Aaymbil Mala from 29 September 2025 till 14 January 2025.

हर दिन JCAF परिवार (सदस्य या उनके परिजन) की ओर से एक आयंबिल किया जाएगा।

Give Your Name & Date of Aaymbil:

CA. Mittal Shah: 9920800388, CA. Virag Shah: 7043154500

समूह आराधना के भागीदार बनें, समूह पुण्य कमाएं।

## HELP HUMANITY 3.0 – A Journey of Compassion and Seva

Organized by JCAF Surat Chapter | 22<sup>nd</sup> November 2025 | CHHANYADO – Manav Seva Sangh, New Civil Hospital, Surat

CHHANYADO is a well-respected humanitarian organization dedicated to supporting patients and their families through services such as nutritious meals, affordable accommodation, medical assistance, and diagnostic support. As part of this visit, JCAF members engaged in seva at the organization's Bhojanshala, a facility that provides fresh, hygienic, and wholesome meals at a highly subsidized cost to relatives of hospitalized patients. Beginning at 11:00 AM, 15 JCAF members spent nearly two hours personally serving food to over 250 beneficiaries family members of patients facing some of life's most challenging moments. Beyond the act of serving meals, members took time to interact, listen, and offer comfort, experiencing firsthand the quiet strength of compassion in action. The experience left a deep and lasting impression on all participants. In Jain tradition, feeding the hungry is revered as an act of worship, an offering to Goddess Annapurna and this initiative allowed members to live that belief with humility and gratitude.



## 99<sup>th</sup> Blood Donation Drive: A Milestone of Compassion



Organized by Jain Chartered Accountants' Federation | 27<sup>th</sup> November 2025 | Andheri Railway Station

Once again, JCAF members and volunteers came together with a shared purpose—to save lives through selfless service.

The drive was efficiently supported by the dedicated team of Jagjivan Ram Railway Hospital, who managed the blood bank operations, along with committed NSS students who worked tirelessly to motivate donors and ensure smooth coordination throughout the day.

The event was encouraged by the presence of CA Vidhyut Jain, Apex Treasurer of JCAF, CA Chetan Shah, Life Member – Mid West Mumbai, and CA Hitesh Talesara, Life Member – Mid West Mumbai. Special appreciation was extended to the sponsor, CA Parimal Sheth, who, along with his wife, Mrs. Mala Sheth, personally motivated donors. The drive was further supported with the blessings of Shri Kishor D. Sheth, Smt. Lata K. Sheth, Shri Shashikant K. Patel, and Smt. Indumati S. Patel.

Through the collective efforts of all involved, 75 units of blood were successfully collected—each unit representing hope, healing, and the spirit of giving.

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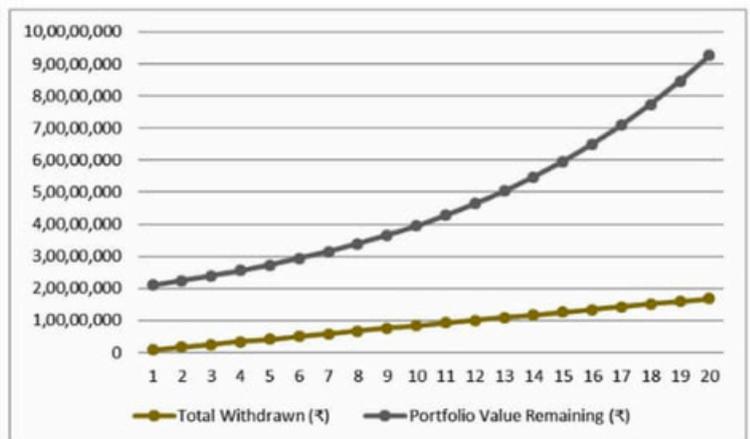
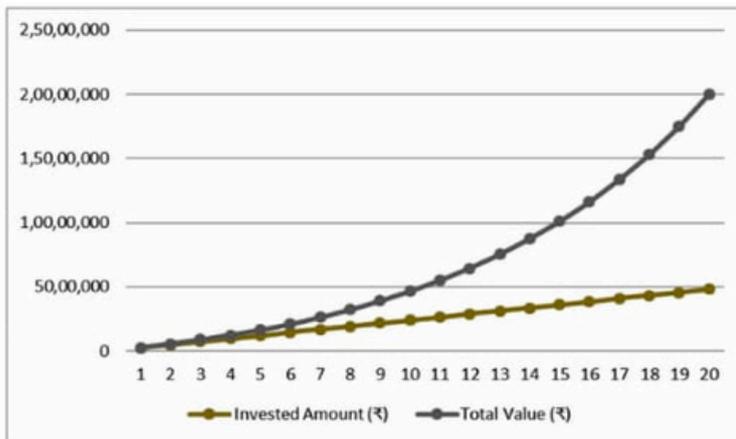
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## Dharma Charcha Series



### Deepening Understanding of the 18 Paap Sthanak

#### Dharma Charcha Session 3 | 2<sup>nd</sup> December 2025

This unique partnership brings together global Jain scholars with the shared aim of exploring Jain philosophy through scientific reasoning and practical application.

The session was led by the renowned speaker, Dr. Bipin Doshi ji, who has guided this four-part series with depth and clarity. With around 90–92 participants joining live, the growing engagement reaffirmed the initiative's relevance and impact.

In this third session, Dr. Bipin Doshi ji delved deeply into the concept of Ahimsa (non-violence)—examining its scientific, logical, and ethical foundations within Jainism. He highlighted how violence manifests not only through physical actions but also through thoughts, intentions, and behaviors, emphasizing the importance of mental discipline and compassion. The session further addressed the role of education, professional responsibility, and societal regulations in curbing violence, while reinforcing Jain principles of charity, philanthropy, and unity through religion. Interactive discussions enriched the session, making it both reflective and intellectually stimulating.

With one more session remaining in the series, the Dharma Charcha continues to inspire deeper understanding, thoughtful dialogue.

#### Thoughts

- Possessions bind, detachment liberates.
- Right faith, right knowledge, and right conduct lead the soul forward.

### Concluding the Journey on 18 Paap Sthanak

#### JCAF Session 4 | 9<sup>th</sup> December 2025

This session brought together philosophical depth and practical wisdom, reinforcing the relevance of Jain principles in modern life.

Dr. Bipin Doshi ji emphasized the importance of applying Jain values to real-world challenges, particularly environmental concerns and the impact of human consumption on nature. He highlighted the distinction between truth and righteousness, explaining that while truth reflects honesty, righteousness demands morally justified action. The discussion drew attention to mindful living, noting that a large portion of material possessions are unnecessary and contribute to waste and environmental harm.

He further explained how the nature of violence has evolved, with modern lifestyles contributing more significantly than food-related causes. The concept of the four kasai was elaborated, categorizing passions into Raag and Raudra, and linking them to emotional and behavioral patterns. Stressing intent over activity, Dr. Doshi shared insights on confession, non-violence, non-attachment, and life-skill management.

The session concluded with thoughtful discussions on applied Jainism, leaving participants with practical takeaways to lead conscious, ethical, and balanced lives. The series as a whole stood as a landmark initiative for JCAF, blending spirituality with everyday decision-making.

## A Day of Adventure, Bonding, & Joy at Ambik Resort

**JCAF Surat Chapter | 7<sup>th</sup> December 2025 | Ambik Riverside Camp and Resort, Kachholi, Gujarat**

Around 50 members of the JCAF family, along with their spouses and children, came together for a refreshing day filled with camaraderie, excitement, and relaxation.

The journey began early on a pleasant winter morning, with members traveling together from Surat in a cheerful and lively atmosphere marked by singing, conversations, and shared laughter. The warmth of togetherness continued at the resort, where participants enjoyed well-arranged breakfast, lunch, and satvik chovihar, adding to the comfort and joy of the day.

The challenges tested balance, courage, and coordination while fostering mutual encouragement and team spirit. This was followed by engaging team-building games that beautifully reinforced unity and collaboration within the JCAF family.

A delightful surprise awaited members during a karaoke session at the gazebo, where many hidden musical talents emerged, turning the afternoon into a memorable celebration of melodies and merriment. After a sumptuous lunch, the mood shifted to pure fun and relaxation with rain dance and swimming pool activities, creating moments of collective joy across all age groups.

As the evening set in, members gathered for nourishing chovihar and an interactive networking session, strengthening personal and professional bonds. The trip stood out as a perfect blend of adventure, leisure, and family bonding.



### Invitation to Contribute Articles – JCAF उड़ान

The JCAF Journal – “JCAF उड़ान” invites original articles from members and subject-matter experts who have a passion for research and writing. Share your knowledge through our monthly journal in English or Hindi.

#### Suggested Topics include:

Auditing, Finance, Laws, Strategy, Taxation;  
Technology, Artificial Intelligence (AI),  
Sustainability, Ethics; Financial Reporting; Jain  
Religion (Jainism); Bodh Kathaye (बोध कथाएं); Other  
relevant professional or value-based subjects

#### Submission Guidelines:

- Maximum length: 1,500 words
- Articles must be original and unpublished
- Content should align with editorial standards
- All selected articles will undergo a plagiarism check as per the Journal policy

**Required Attachments:** Author photograph;  
Editable soft copy of the article

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## Pedaling Together: Night Cyclothon



### JCAF South Mumbai Chapter | 13<sup>th</sup> December 2025

Set against the illuminated streets of South Mumbai, the event offered a unique and energizing experience. Members from diverse age groups participated with enthusiasm, cycling through the city under the night sky while embracing the spirit of wellness and togetherness. The night format added a special charm, creating a safe, exciting, and refreshing environment that encouraged participation and interaction.

Beyond physical activity, the cyclothon served as a platform for meaningful conversations and relationship building among professionals in a relaxed setting. The event concluded on a high note, with participants appreciating the thoughtful planning and the holistic value it delivered. The Night Cyclothon once again reflected JCAF South Mumbai’s commitment to promoting health, engagement, and unity.



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## 101<sup>st</sup> Blood Drive: A Legacy of Giving

**Jain Chartered Accountants' Federation | 15<sup>th</sup>  
December 2025 | Nalasopara (East) Railway  
Ticket Hall**

The 101<sup>st</sup> Blood Donation Drive at the Nalasopara (East) Railway Ticket Hall, reinforced its sustained dedication to saving lives through voluntary blood donation.

The drive was supported by the committed team of Jagjivan Ram Railway Hospital, who managed the blood bank operations, along with enthusiastic NSS students who played a vital role in motivating donors. Leadership for the initiative was once again provided by CA Vidhyut Jain, Apex Treasurer, whose consistent efforts continue to strengthen this noble movement.

Sponsored by Kewal Kiran Clothing Limited, the drive resulted in the collection of 65 units of blood. JCAF expressed sincere appreciation to all members, volunteers, and supporters whose encouragement and participation continue to make these initiatives impactful and meaningful.



## WhizConnect 2.0: Knowledge and Confidence



**JCAF South Mumbai Chapter | 19<sup>th</sup>  
December 2025 | BCAS Hall, Churchgate**

The 12th edition of WhizConnect 2.0 stood out as a well-rounded blend of technical insight, personal development, and networking.

Members gained valuable professional knowledge through engaging sessions by CA Nikhil Pagariya on Smart RERA Solutions and CA Darshan Surana on key commercial and technical aspects of Mergers & Acquisitions. Adding a dynamic dimension, Ms. Vidhi Vaghela, National Trainer at JCI India, conducted an interactive session on public speaking and personality development, equipping participants with tools to enhance confidence and presence.

The meeting concluded with a lively breakfast networking session, fostering collaboration and idea exchange. WhizConnect 2.0 once again proved to be a powerful platform for learning, growth, and meaningful professional connections within the JCAF community.

### Thoughts

- Non-violence begins not in action, but in intention.
- Control of desires is the truest form of freedom.
- Every soul is equal; compassion makes us realize it.
- Pause before reacting—awareness dissolves karma.

## हंसते-हंसते जीवन जिए संकलन - सी. ए. शांतिलाल कोचर

एक भिखारी सड़क पर खड़ा भीख मांग रहा था, अचानक वह हंसने लगा। उसके निकट से गुजरने वाले एक व्यक्ति ने पूछ लिया - तुम हंसने का रिहर्सल कर रहे हो या भीख मांग रहे हो? भिखारी अपनी हंसी रोक कर बोला - भाई साहब मैं एक घंटे से रो-रो कर भीख मांग रहा था, पर किसी भी व्यक्ति ने आंख उठा कर भी मेरी तरफ देखा तक नहीं, और ज्योहि हंसने लगा, मेरे चारों ओर भीड़ इकट्ठी हो गई। मैं अनुभव कर रहा हूँ, वस्तुतः दुख में हाथ बंटाने वाला कोई नहीं है। सुख में अपने पराए सभी निकट हो जाते हैं। हर मनुष्य में यह अभीप्सा रहती है वह अधिक से अधिक लोगों का स्नेह सम्मान और निकटता अर्जित करें, वह तभी संभव है जब वह हंसमुख स्वभाव वाला बन जाए हंसी भीतरी आनंद का बाध्य चिन्ह है।

शरीर को भी स्वस्थ रखने की सर्वोत्तम औषधि है। एक अंग्रेज डॉक्टर ने कहा है कि किसी नगर में दवाई से लदे हुए 20 गधे ले जाने की अपेक्षा एक हंसोड़ आदमी ले जाना अधिक लाभकारी है। हंसी पाचन शक्ति बढ़ाती है। रक्त का संचालन करती है। अधिक पसीना लाती है, यह हंसी एक शक्तिशाली दवा है। एक डॉक्टर अपने मित्रों सहित पहाड़ पर गया। एक चट्टान पर उसे कौए का घोंसला दिखाई दिया। डॉक्टर ने कहा - देखो वह कौए का घोंसला वहां तक सबसे पहले कौन पहुंचता है? आओ हम सब दौड़े। एक आदमी इतना तेज दौड़ा कि हाफ कर नीचे बैठ गया। जब सब वहां जमा हुए तो इतना हंसे की हंसते-हंसते सबका पेट फूलने लग गया। जब भी उन मित्रों को हंसना होता तो उसे घोंसले के वहां की दौड़ को याद करके खूब हंसते। एक बार उनमें से एक मित्र बीमार हो गया। डॉक्टर को खबर हुई तो वह पहुंचा। अपने मित्र के पास और उसे वही बात याद दिलाकर इतना हंसाया कि उसकी बीमारी छूमंतर हो गई। एक राजकुमार अपना अनुभव बताता है कि - जो हंसाता है वह बिना डिप्लोमा ही डॉक्टर है। डॉक्टर का हंसता चेहरा एक बीमार के लिए कड़वी दवा की बोतल से अच्छा है। एक रोगी के लिए ही नहीं हंसी सबके लिए लाभदायक है। अपने मित्र को हंसाओ, वह अधिक प्रसन्न होगा, शत्रु को हंसाओ, तुमसे कम घृणा

करेगा। एक अनजान को हंसाओ, तुम पर भरोसा करेगा। उदास को हंसाओ उसका दुख घटेगा। एक निराश को हंसाओ, उसकी निराशा दूर होगी। एक बूढ़े को हंसाओ, वह बालक एवं जवान जैसा लगेगा। एक बालक को हंसाओ, उसका अच्छा स्वभाव एवं स्वास्थ्य बनेगा, बड़ा प्यारा एवं प्रसन्न दिखेगा। पर हमारे जीवन का उद्देश्य केवल हंसना ही नहीं है और भी बहुत कुछ कार्य करना है पर उन कार्यों में, कष्टों में, चिंताओं में, एक सुंदर आंतरिक हंसी नित्य नहीं उमंगे पैदा करेंगे, चिंताओं को दूर करेगी, कष्टों को झेलने में सक्षम बनाएगी। एडिशन का कहना है की बुद्धिमानी में आकर संसार की हंसी जैसी उत्तम वस्तु को खो मत देना। हंसी से बढ़कर संसार में है ही क्या? अतः आपसे आग्रह है हास्य दिल खोलकर हंसिए, आपके चेहरे पर गुलाब महकने लगेंगे, जीवन में मधुमास खिलने लगेंगे इसलिए कहा जाता है कि जीवन जीना भी एक कला है पर उससे भी बड़ी कला है - हंसते हुए जीना। जीवन में हंसी का मूल्य किसी भी अभिव्यक्ति से कम नहीं है। उसकी उपयोगिता सर्व सिद्ध है। जैसे सूर्य की धूप वनस्पति तथा सर्व साधारण के लिए लाभदायक है, उसी प्रकार हंसने की क्रिया जीवन के लिए लाभदायक है। जो हंसते - हंसाते हुए नहीं जीते उनका जीवन इस पृथ्वी पर एक बोझ है। हंसी दिमाग के ऐसे हिस्से में संबंध रखती है, जिस पर किसी का आदेश नहीं चलता। जैसे फूलों की मुस्कान यह प्रकट करती है कि उसमें खाद - पानी रूपी जीवन - रस भरा हुआ है इस प्रकार हंसी यह एहसास दिलाती है कि आप अपने आप से संतुष्ट है आपका आत्म - विश्वास बुलंद है, दूसरों के प्रति आपकी दिलचस्पी है और आप भविष्य के प्रति भी आशा वान है।

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