



JCAF उड़ान

Jain Chartered Accountants Federation

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

ISSUE NO. 4

VOL.2

JULY 2026

New Leadership, New Momentum : Chapter Installation Ceremony & Knowledge Summit



Organized by JCAF North Mumbai Chapter | 31st May 2026

The JCAF North Mumbai Chapter successfully conducted its Installation Ceremony and Knowledge Summit, bringing together members for an engaging blend of leadership transition, professional learning, networking, and community initiatives.

The event marked the formal installation of the newly elected leadership team, who assumed office with a commitment to strengthening member engagement and delivering meaningful initiatives for the chapter.

A special highlight of the programme was the felicitation of newly qualified Chartered Accountants by Respected MLA Shri Sanjay Upadhyay Ji, recognizing their hard work and welcoming them into the professional fraternity.

Members also benefited from an insightful technical session on “AI Meets DPDP” delivered by CA Rahul Bajaj, Nashik. The session provided practical perspectives on the intersection of Artificial Intelligence and the Digital Personal Data Protection framework, helping professionals prepare for the evolving technological and regulatory landscape.

The programme further provided an opportunity for members to connect and exchange ideas during an interactive networking breakfast, strengthening professional relationships within the fraternity.

A presentation on JCAF Pune SIP was also conducted, encouraging members to participate in collective social impact initiatives and contribute towards meaningful causes.

In an innovative initiative to strengthen sponsor relationships, the chapter created exclusive video testimonials featuring sponsors sharing their experiences of associating with JCAF. These authentic stories not only recognized existing sponsors but also created valuable digital assets that can support future sponsorship outreach and engagement.

The chapter also contributed towards promoting key JCAF Apex initiatives by conceptualizing and developing

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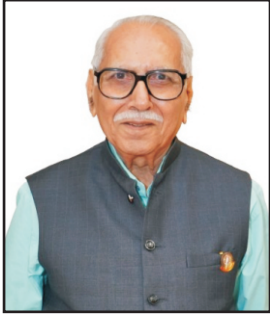


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DESK OF PRESIDENT



Jai Jinendra,

As we move ahead in our journey together, I extend my heartfelt greetings to all members of the Jain Chartered Accountants Federation.

The activities featured in this edition reflect the energy, commitment, and

spirit of participation that continue to define JCAF. Across chapters, members have come together for professional learning, networking, social initiatives, wellness programmes, and community service, each contributing to a stronger and more connected Federation.

In a rapidly changing world shaped by technology, Artificial Intelligence, and evolving regulations, our profession must continue to adapt and grow.

"Learning today is leadership tomorrow."

At the same time, true success is not measured only by professional achievements but by the positive impact we create for others.

"Success earns recognition. Service earns respect."

What makes JCAF special is the willingness of members to contribute beyond themselves—to share knowledge, support one another, and participate in initiatives that strengthen both our profession and our community.

"When members participate, communities prosper."

I encourage every member to stay engaged, contribute ideas, mentor young professionals, and actively participate in chapter activities. Every contribution, however small, helps build a stronger foundation for the future.

"Small efforts, multiplied together, create extraordinary impact."

I sincerely thank all office bearers, chapter leaders, committee members, volunteers, sponsors, and members whose dedication continues to drive JCAF forward.

As we look ahead, let us continue to grow with purpose, lead with integrity, and serve with humility.

"Together, we are stronger than any individual success."

May the blessings of our revered Gurudev continue to guide us in all our endeavours.

Always with you,

Shantilal Kochar

Apex President

Jain Chartered Accountants Federation



परम पुण्य गुरुदेव आचार्य श्री नयपदासागर
सुरेश्वरजी 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 to become a JCAF Life Member.

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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>

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Benefit of Patron Member

Benefit for Founder Chief Patron Members

1. In the Advisory Board 50% members will be appointed from Founder Chief Patron .
2. In the Governing Board Members up to 10% members will be from Founder Chief Patron
3. Special seating arrangement in Big Event, Meeting and Program
4. Special meeting events will be organized for FCP members only (once in a year)
5. Voting Right in the AGM

Benefit for Chief Patron Members

- 1 In the Advisory Board 20% members will be appointed from Chief Parton
- 2 In the Governing Board Members up to 10% members will be from Chief Patron
- 3 Special Seating arrangement in Big Event, Meeting and Program
- 4 Special meeting / events will be organized for Chief Petron members only (once in a year)
5. Voting Right in the AGM

To know more and become JCAF Patron Member, please connect with CA. Vidhyut Jain, Treasurer: 9892414386

An Event of Bonds & Belonging & Bhajan Jamming



**Organized by JCAF Surat Chapter | 20th June 2026 |
Omkareshwar Aradhna Bhavan, Vesu, Surat**

With the blessings of Gurudev Naypadmasagarji M.S. and the enthusiastic participation of more than 250 members, the JCAF Surat Chapter successfully organized its Installation Ceremony cum Bhajan Jamming under the theme “Building Strong Bonds: JCAF Unites Hearts and Homes.”

The event beautifully combined organizational leadership, member engagement, and spiritual fellowship, making it a memorable occasion for the Surat fraternity.

1. Apex–Surat Leadership Interaction

The day commenced in the morning with an interactive meeting between the JCAF Apex leadership and the Surat Chapter Committee. Discussions focused on strengthening member engagement and expanding the reach of flagship initiatives such as JCAF Buddy, Punya SIP, Jain Sathi, and WhizConnect. The session emphasized mentorship, collaboration, and creating greater value for members across the chapter.

2. Installation of the New Managing Committee

The formal ceremony was graced by the presence of Apex office bearers including CA Shantilal Kochar (Apex President), CA Pradeep Kapadia (Vice President), CA Punit Mehta (General Secretary), CA Vidhyut Jain (Treasurer), and CA Mukesh Solanki (Chairperson – New Chapter & National Residential Conference Committee).

The highlight of the evening was the installation of the new Managing Committee for the 2026–2028 term. The oath of office was administered by Apex President CA Shantilal Kochar, who formally inducted the newly elected office bearers:

- President: CA Chakresh Jain
- Vice President: CA Atit Shah
- General Secretary: CA Siddhi Parekh
- Joint Secretary: CA Dishant Shah

Treasurer: CA Rahul Jain

Along with the executive team, fifteen committee members also took their oath, reaffirming their commitment to serving the chapter with dedication and integrity.

3. Bhajan Jamming – A Spiritual Celebration

Following the installation ceremony, the evening transitioned into a vibrant and soul-stirring Bhajan Jamming Session led by renowned singer Shri Jinay Chawala and anchored by CA Meet Shah.

Accompanied by a live orchestra featuring flute, tabla, dhol, guitar, and keyboard, the programme created an atmosphere of devotion and celebration. The musical journey was thoughtfully curated through a series of spiritual themes, guiding members through moments of reflection, devotion, celebration, and collective prayer.

The combination of immersive visuals, music, and enthusiastic participation transformed the venue into a space filled with positive energy and spiritual connection. Members actively engaged throughout the session, making it one of the most memorable highlights of the evening.

The event reflected the Surat Chapter's commitment to fostering professional excellence while strengthening the bonds of fellowship, culture, and shared values. With a renewed leadership team and the blessings of the Apex Committee, the chapter now looks forward to a new term of growth, service, and meaningful member engagement.

**कदर सही समय पर अच्छी लगती है,
बाद में ना इंदान साथ होता है ना समय..!**

FRUITS OF CARE, MOMENTS OF JOY – ANNA DAAN SEVA AT KARJAT OLD AGE HOME

Organized by JCAF Punya SIP, Apex | 24th May 2026 |
Samajik Vikas Kendra – Vishramghar Old Age Home,
Karjat

As part of its ongoing commitment to compassionate community service, JCAF Punya SIP conducted Event No. 8 – Anna Daan Seva on 24th May 2026 at Samajik Vikas Kendra – Vishramghar Old Age Home, Karjat.

The initiative focused on bringing comfort and joy to the elderly residents through the distribution of mangoes and other fruits. A total of 142 residents of the Old Age Home benefited from the seva, which was carried out with warmth, care, and a spirit of gratitude.

Beyond the distribution itself, the activity served as a reminder that meaningful seva often lies in small gestures that make people feel remembered, valued, and cared for.

JCAF sincerely thanks the sponsors whose generous support helped make this initiative meaningful and memorable.

"A simple act of care can brighten an entire day."



A Year of Seva, A Legacy of Impact

JCAF Punya SIP Completes One Year of Meaningful Giving
Over the past year, JCAF Punya SIP has demonstrated how small, consistent contributions can create meaningful and lasting social impact. What began as a vision to make giving systematic, transparent, and sustainable has evolved into a growing movement touching lives through initiatives such as Anna Daan, Jeev Raksha, Vidya Daan, Jinodhar, and Anukampa Daan.

Built on the philosophy of collective participation, Punya SIP has enabled members to contribute regularly towards causes that promote care, compassion, and community welfare. Each initiative undertaken during the year reflects the Federation's commitment to transforming goodwill into measurable impact through structured and sustained efforts.

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New Leadership, New Momentum :

Chapter Installation Ceremony & Knowledge Summit

awareness reels for Punya SIP and Jain Sathi. Designed as evergreen communication tools, these digital assets will help enhance awareness, strengthen outreach, and encourage greater participation across the JCAF network.

The event successfully combined leadership, learning, innovation, and collaboration, setting a positive direction for the chapter's new term and reinforcing JCAF's commitment towards professional excellence and community impact.



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 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

Email your articles to: news.jcaf@gmail.com

JCAF Premier League 4.0 – A Spectacular Celebration of Sports & Unity!



Organized by JCAF Malwa Chapter | 9th May 2026 | Club 19 (Fully AC Turf), Near Hans Travel Office, Ring Road, Indore

The JCAF Malwa Chapter successfully hosted the much-awaited JCAF Premier League 4.0 Cricket Tournament, bringing together members, families, and well-wishers for a day filled with sportsmanship, camaraderie, and networking. The tournament witnessed enthusiastic participation and attracted an audience of over 250 attendees, creating an electrifying atmosphere throughout the event.

A total of nine teams competed with great passion and determination, delivering thrilling matches and memorable moments on the field. The tournament not only showcased competitive cricket but also strengthened bonds among members through healthy competition and team spirit.

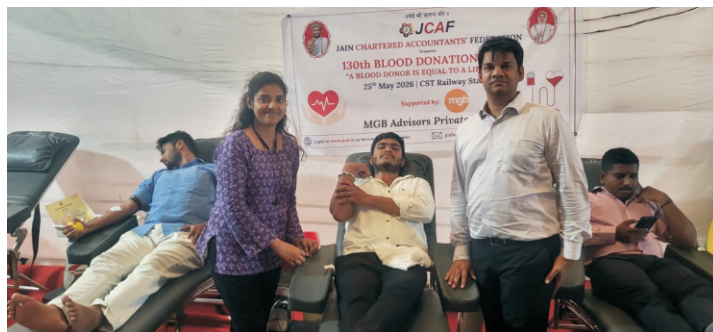
Congratulations to the Winners:

- Champion Team: Tabadtod Super 9
- Runner-Up: Bundelkhand Warriors

The Chapter extends its heartfelt gratitude to its Chief Patron, Patron Members, Directors, Governing Members, players, volunteers, and family members whose enthusiastic participation and support contributed to the grand success of the tournament. JCAF Premier League 4.0 once again demonstrated the power of sports in fostering unity, friendship, and stronger professional relationships within the JCAF fraternity.



A Lifeline in Every Drop : 130th Blood Donation Drive



Organized by JCAF Apex | 25th May 2026 | CST Railway Station, Mumbai

A Lifeline in Every Drop: 130th Blood Donation Drive
Organized by JCAF Apex | 25th May 2026 | CST Railway Station, Mumbai
 Continuing its long-standing commitment to community service, the Jain Chartered Accountants Federation (JCAF) successfully organized its 130th Blood Donation Drive on 25th May 2026 at CST Railway Station, Mumbai. The initiative received an encouraging response from donors and volunteers, resulting in the collection of 102 units of blood, each carrying the potential to save precious lives and support patients in need. JCAF extends its sincere gratitude to the team of Jagjivan Ram Railway Hospital, which managed the blood bank operations, and to the dedicated NSS students whose efforts played a significant role in mobilizing donors and ensuring the smooth execution of the drive. Here's a polished version of your sentence: We extend our sincere thanks to Rovin Kothari, Vice Chairman – WhizConnect Committee, JCAF Apex, for encouraging and motivating the blood donors with his inspiring presence and support. Or, if you want it shorter: We extend our sincere thanks to CA Rovin Kothari, Vice Chairman – WhizConnect Committee, JCAF Apex, for encouraging the blood donors and supporting this noble cause. A special note of appreciation is extended to CA Vidhyut Jain, Treasurer – JCAF Apex, for his consistent leadership and unwavering commitment in driving this noble initiative on a regular basis. The drive was generously supported by MGB Advisors Private Limited, whose sponsorship contributed towards the successful execution of the programme. JCAF also thanks all its members, volunteers, donors, and supporters who continue to encourage and participate in this life-saving mission. Through collective efforts such as these, JCAF remains committed to creating a meaningful impact in society and serving humanity through acts of compassion and care..

SPREADING SWEETNESS, SHARING SMILES Mango Distribution Drive



Organized by JCAF Pune SIP, Apex | 30th May 2026 | Dreamz Home Centre for Girls, Malad

As part of its ongoing commitment to meaningful community engagement, JCAF Pune SIP conducted Event No. 9 on 30th May 2026 at Dreamz Home Centre for Girls, operated by Samajik Vikas Kendra in Malad.

The initiative involved the distribution of mangoes to the young residents of the centre, bringing moments of joy and warmth through a simple gesture of care and compassion. The activity reflected the spirit of Pune SIP—creating meaningful impact through consistent acts of giving.

JCAF expresses its sincere gratitude to CA Manish Ranka (OLocker) for his continued encouragement and support towards the Pune SIP mission.

With the successful completion of one year of activities, JCAF Pune SIP continues to demonstrate how small, regular contributions can create lasting social impact. The Federation thanks every donor, volunteer, chapter leader, and committee member who has contributed to this journey of seva.

"Small acts of kindness create lasting memories."

Har Mahina, Ek Pune

**जब अच्छा करके भी दुःख मिले,
तब निभाने का शौक छोड़ देना चाहिए..!!**

A Gift of Life: Blood Donation Camp Inspiring Community Participation



Organized by JCAF Malwa Chapter | 31st May 2026 | Vaibhav Nagar Jain Mandir, Indore

The JCAF Malwa Chapter successfully organized a Blood Donation Camp at Vaibhav Nagar Jain Mandir, Indore, reinforcing its commitment towards social responsibility and community welfare. The initiative received an overwhelming response, with nearly 95 donors voluntarily stepping forward to contribute to this noble cause.

The camp served as a meaningful reminder of how a simple act of kindness can make a life-saving difference. Each unit of blood collected has the potential to support patients in critical need and bring hope to families facing medical emergencies.

The success of the camp was made possible through the enthusiastic participation of donors, volunteers, and supporters who dedicated their time and efforts to the cause.

The Chapter extends special appreciation to CA Mohit Badjatya, CA Jitendra Jain, CA Mayank Jain, CA Prashu Jain, and CA Sachin Jain for their invaluable contribution in planning and executing the initiative.

Through such impactful community service activities, JCAF Malwa continues to strengthen its commitment towards creating a positive social impact and encouraging members to contribute beyond the profession.

**कुछ भी निश्चित नहीं है
ना धन, ना जीवन और ना परिस्थितियाँ।**

A Celebration of Knowledge, Devotion & Culture: Jain Book & Upkaran Exhibition



Organized by JCAF South Mumbai Chapter in association with Jin Seva Group, Jain Young Wing and Shrut Satkar | 4th to 7th June 2026 | Shantinathji Derasar, Pydhonie, Mumbai

With the blessings of revered Gurudev and the enthusiastic support of the Jain community, the first-ever Jain Book & Upkaran Exhibition was successfully organized at Shantinathji Derasar, Pydhonie. The four-day exhibition emerged as a unique initiative dedicated to promoting knowledge, devotion, and cultural heritage, bringing the Jain Sangh together under one roof.

The exhibition received an overwhelming response, with more than 1,000 visitors participating over four days. Families from across Mumbai visited the venue and appreciated the initiative aimed at preserving and promoting Jain literature, values, and religious traditions.

A particularly inspiring aspect of the exhibition was the presence of several respected Gurujis, many of whom visited early in the morning to explore the extensive collection of Jain literature. Their blessings, encouragement, and appreciation added immense value to the initiative and motivated the organizers to continue such meaningful efforts.

The exhibition showcased an impressive collection, including :

- 10,000+ Jain books
- 500+ Pratimas and idols
- 100+ Tirth frames and devotional photographs
- 2,000+ religious upkarans
- 100+ unique devotional and educational items

One of the most appreciated features of the exhibition was that all books, idols, and upkarans were made available free of cost, allowing visitors to contribute voluntarily according to their devotion and capacity. This selfless approach deeply resonated with attendees and beautifully reflected the spirit of Jain values and seva.

Adding further significance to the event, the first-ever Jain Readers Meet was organized by Shrut Seva Mumbai on 7th June 2026, encouraging meaningful discussions around reading, learning, and Jain literature among members of all age groups.

The success of the exhibition stands as a remarkable example of what can be achieved through collective effort, devotion, and a shared commitment towards preserving and promoting Jain heritage. The initiative also led to the formation of Shrut Seva, a new group that will continue to undertake similar activities in the future with the support of the JCAF South Mumbai Chapter.

JCAF extends its heartfelt gratitude to all volunteers, donors, devotees, well-wishers, and supporting organizations whose contribution made this landmark initiative a grand success.



Bridging Opportunities Through Government Connect



Organized by JCAF Apex Volunteers | 5th June 2026 | Mantralaya, Mumbai

As part of its commitment towards community empowerment and awareness, volunteers of the Jain Chartered Accountants Federation (JCAF) held a constructive meeting with officials of the Minority Development Department, Government of Maharashtra, including representatives from the Deputy Chief Minister's Office, at Mantralaya, Mumbai.

The interaction focused on enhancing awareness, accessibility, and implementation of welfare schemes available to minority communities, including the Jain community. Discussions centered around creating stronger support mechanisms for beneficiaries and improving last-mile delivery of government initiatives.

Key Discussions Included:

1. **Access to Welfare Schemes through MahaDBT** Officials highlighted that most minority welfare schemes are currently administered through the MahaDBT Portal, providing a unified platform for scholarships, financial assistance, and welfare benefits.
2. **Single Window Facilitation Mechanism** The Department shared that a proposal is under consideration to establish a Single Window Facilitation System, including the appointment of Taluka-level Nodal Officers to assist applicants and address scheme-related queries.
3. **Digital Outreach & Technology Integration** JCAF volunteers suggested the development of simplified digital platforms and mobile applications to improve awareness and accessibility. Discussions also explored the possibility of

WhatsApp-based automation for citizen services and document facilitation.

4. **Eligibility & Minority Status Awareness** Detailed discussions were held regarding eligibility criteria for Jain beneficiaries under various schemes. Officials advised members to review relevant Government Resolutions and obtain necessary certifications wherever applicable.

5. **Educational Scholarship Opportunities** The Department highlighted scholarship schemes available for students pursuing Diploma, Degree, and Post-Graduate courses, with eligible assistance of up to ₹50,000 per annum, subject to prescribed criteria.

6. **Entrepreneurship & Loan Support** Officials informed that minority loan schemes are currently being restructured and may incorporate enhanced safeguards and guarantee mechanisms to strengthen long-term sustainability.

7. **Infrastructure & Community Development** The meeting also explored opportunities for educational, cultural, sports, and community infrastructure projects that may qualify for government support under eligible schemes.

8. **Health Protection & PM-JAY Awareness** Special emphasis was placed on creating awareness regarding health coverage available under the Pradhan Mantri Jan Arogya Yojana (PM-JAY) and encouraging wider participation among eligible beneficiaries.

To ensure effective implementation, a follow-up meeting of JCAF volunteers was conducted on 12th June 2026 at the Indian Dental Association Conference Room, Mumbai. Volunteers also participated in an orientation programme on 18th June 2026 focused on understanding welfare schemes and strengthening community outreach efforts.

Moving forward, JCAF aims to create a structured volunteer network to assist beneficiaries in identifying eligible schemes, facilitating applications, promoting educational and livelihood opportunities, and supporting awareness initiatives across communities.

The initiative reflects JCAF's continued commitment towards empowering society through knowledge, awareness, collaboration, and meaningful engagement with public institutions.

Planting Today for a Greener Tomorrow – Tree Plantation Drive



Organized by JCAF Navi Mumbai Chapter | 5th June 2026 (World Environment Day) | CIDCO Ground, Opposite Kharghar Sector 10 Garden, Navi Mumbai

On the occasion of World Environment Day, the JCAF Navi Mumbai Chapter commenced its Tree Plantation Drive under the Green Environment Initiative with the objective of promoting a healthier, greener, and pollution-free environment for future generations.

As part of the initiative, members planted approximately 25–30 trees at the designated site and reaffirmed their commitment to making this a long-term activity through regular plantation drives. The Chapter has also undertaken the responsibility of ensuring proper watering, maintenance, and continuous monitoring of the planted saplings to maximize their survival and growth.

The programme witnessed participation from more than 40 members and well-wishers, including Shri Arvind Jain, President Dharmendra Shrimal, Secretary Manoj Bafna, Joint Secretary Pragya Jain, Praveen Jain, Harsha Jain, Anurag Jain, Deepak Jain, and several other members. The Chapter also felicitated Shri Naresh Thakur, Corporator, Kharghar, with a shawl and coconut in appreciation of his support.

A noteworthy aspect of the initiative was the participation of senior citizens from Jyestha Nagarik Utkarsh Sanstha, Kharghar, who extended their support and assured assistance in the watering and maintenance of the trees. Pragya Jain and Deepak Jain have taken responsibility for the ongoing monitoring and upkeep of the plantation site.

Through this initiative, the JCAF Navi Mumbai Chapter has taken a meaningful step towards environmental conservation and sustainable community development, reinforcing its commitment to creating a greener future.

Together We Save Lives : 131st Blood Donation Drive



Organized by JCAF Apex | 8th June 2026 | Kalyan Railway Station, Mumbai

As part of its ongoing commitment to social responsibility and humanitarian service, the Jain Chartered Accountants Federation (JCAF) successfully conducted its 131st Blood Donation Drive on 8th June 2026 at Kalyan Railway Station, Mumbai.

The drive witnessed active participation from donors and volunteers, resulting in the collection of 55 units of blood, contributing towards the critical need for blood availability and emergency healthcare support.

JCAF expresses its heartfelt gratitude to the team of Jagjivan Ram Railway Hospital for efficiently managing the blood bank operations and to the dedicated NSS students whose enthusiastic efforts helped mobilize donors and ensure the smooth conduct of the programme.

A special appreciation is extended to CA Vidhyut Jain, Treasurer – JCAF Apex, for his continued leadership and dedication in spearheading this noble initiative and inspiring greater community participation.

The drive was generously sponsored by Kewal Kiran Clothing Limited, whose support contributed significantly to the successful execution of the event.

JCAF sincerely thanks all members, donors, volunteers, and well-wishers who continue to support this life-saving mission. Through such collective efforts, the Federation remains committed to creating a positive social impact and strengthening the spirit of seva within the community.



AI Mega Conclave 2026 – Future Ready of Professionals



Organized by JCAF Malwa Chapter | 12th June 2026 | Indore

The JCAF Malwa Chapter successfully organized AI Mega Conclave 2026, bringing together more than 100 Chartered Accountants, entrepreneurs, professionals, and technology enthusiasts for an insightful exploration of the rapidly evolving world of Artificial Intelligence.

The conclave served as a dynamic platform to understand the transformative impact of AI on professional practice, business operations, and decision-making. Participants gained valuable insights into emerging technologies, practical applications, and innovative strategies that can help professionals enhance productivity, improve efficiency, and remain future-ready in an increasingly technology-driven environment.

The event featured engaging sessions by distinguished speakers, including the team from MoreYeahs IT Technologies Pvt. Ltd. and CA Rishir Soni, who shared practical perspectives and real-world use cases demonstrating how Artificial Intelligence can be effectively leveraged for growth, innovation, and professional excellence.

The programme was supported by Arihant Capital, Annual Partner, and AU Small Finance Bank, Event Partner, whose valuable association contributed significantly to the success of the conclave.

The Chapter extends its sincere appreciation to its Chief Patron, Patron Members, Directors, Governing Members, sponsors, speakers, participants, and organizing team for their unwavering support and contribution. The success of AI Mega Conclave 2026 reflects JCAF Malwa's continued commitment to fostering knowledge, innovation, and continuous professional development among its members.



FemFusion : Women Inspiring Women



Organized by JCAF Women Empowerment Committee | 13th June 2026 | Office of CA Karishma Kothari, Mumbai

The JCAF Women Empowerment Committee, through its flagship initiative FemFusion, continues to provide a vibrant platform for women professionals to connect, learn, and grow together. The initiative encourages members to build meaningful relationships, exchange ideas, and support one another in their professional and personal journeys.

Under the leadership of CA Barkha Kothari, Chairperson of the Women Empowerment Committee, members came together on 13th June 2026 at the office of CA Karishma Kothari in Mumbai for an engaging networking session. The gathering enabled members to interact beyond formal professional settings, share experiences, strengthen connections, and foster a spirit of collaboration.

Over time, FemFusion has evolved into an effective knowledge-sharing forum, where members regularly contribute insights on contemporary and emerging topics. Recent sessions such as POSH Awareness by CA Aamee Doshi and Tally with AI by CA Vandana Dodhia were highly appreciated and received enthusiastic participation from members.

The Committee extends its sincere gratitude to CA Karishma Kothari for graciously hosting the session and providing a welcoming environment for meaningful interactions. As FemFusion continues to expand its reach, it remains committed to creating opportunities for learning, networking, mentorship, and mutual growth among women professionals across the JCAF fraternity.

The Active Chartered Accountant – Small Habits, Stronger Professionals

Organized by JCAF South Mumbai Chapter | 16th to 18th June 2026 | Online via Zoom & WhatsApp

With the objective of promoting health, wellness, and work-life balance among Chartered Accountants, the JCAF South Mumbai Chapter successfully organized “The Active Chartered Accountant – 3-Day Fitness & Exercise Challenge” from 16th to 18th June 2026.

Designed specifically for professionals who spend long hours at their desks, the initiative focused on encouraging simple yet effective wellness practices that can be easily incorporated into daily routines. Through short and engaging sessions, participants were introduced to practical ways of improving posture, mobility, flexibility, and overall physical well-being.

The programme was conducted under the expert guidance of Dr. Priya Pavan Kumar, Physiotherapist at Analgia Physiotherapy Clinic. Sessions covered workplace ergonomics, stretching exercises, posture correction techniques, and wellness practices aimed at reducing stress and physical fatigue. Participants also gained valuable insights into the long-term benefits of maintaining an active lifestyle.

Members actively participated by completing the exercises, sharing their experiences, and motivating fellow participants throughout the challenge.

The three-day initiative focused on:

- Improving posture and workplace ergonomics
- Reducing stress, physical fatigue and flexibility
- Encouraging healthy lifestyle habits

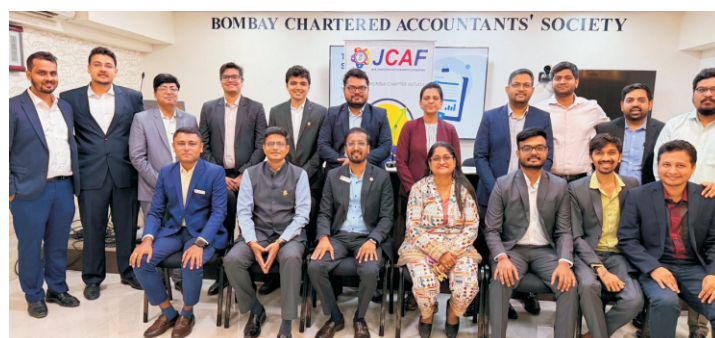
Promoting wellness within the CA community

The enthusiastic response from members reflected the growing importance of health and wellness among professionals. Participants appreciated the practical nature of the sessions and the ease with which the exercises could be integrated into their daily schedules.

The JCAF South Mumbai Chapter extends its sincere gratitude to Dr. Priya Pavan Kumar for her valuable guidance and support throughout the programme.

The challenge concluded on a positive note, inspiring members to continue their fitness journey and reinforcing JCAF's commitment towards holistic professional development.

WhizConnect 3.0: Conversations That Create Value



Organized by JCAF South Mumbai Chapter | 19th June 2026 | BCAS Hall, Churchgate, Mumbai

The second meeting of WhizConnect 3.0 witnessed enthusiastic participation from members and continued its mission of fostering professional learning, meaningful networking, and collaborative growth.

The session commenced with an insightful presentation by CA Piyush Jain on "Refund Under GST 2.0", where he shared practical perspectives on GST refund provisions, documentation requirements, compliance challenges, litigation aspects, and strategies for timely refund realization. The session was enriched with relevant case studies and real-life experiences.

This was followed by CA Priyank Shah's presentation on "Financial Statements to Funding Solutions", highlighting how businesses can leverage financial statements to access a wide range of funding opportunities including working capital finance, project finance, supply chain finance, invoice discounting, and structured credit facilities. Members also gained valuable insights into lender expectations and effective client advisory practices.

Adding a unique dimension to the programme, CA Naresh Jain conducted an engaging session on "Life Audit – Work Life Balance". The session encouraged members to evaluate six important dimensions of life—Health, Family, Relationships, Career, Finance, and Personal Growth—while emphasizing the importance of balance, self-reflection, and long-term personal development.

The programme concluded with an interactive networking breakfast, providing members with an excellent opportunity to exchange ideas, explore collaborations, and strengthen professional relationships.

Through its unique blend of technical learning, business opportunities, and personal development, WhizConnect 3.0 continues to evolve as a vibrant platform where meaningful conversations translate into lasting value for members.

जिसके मन में नवकार उसका बेड़ा पार

(Continue from last month)

दो-चार दिन बाद श्रीमती की सास स्वर्णकार के पास गई तथा आभूषण रखने का सुंदर डिब्बा तैयार करवाया। सुंदर मखमली डिब्बा लेकर उसी सपेरे के पास पहुंची और एक भयंकर विषैला सर्प उसमें डलवाया। डिब्बा लेकर उसी अंदर के कोठे में रखा तथा भोजनोपरांत सास ने श्रीमती से कहा -

‘बहु ! वह सुंदर वेश कुछ आभूषण मांगता है, यों तो तुम्हारे पास भारी-भारी गहने हैं, पर हीरों के आभूषणों के साथ ही उसकी शोभा खिलेगी। कहा जाता है - एक रुप आपरो सहस रूप कपड़ों, लाख रूप या गहणो गांठो, करोड़ रूप नखरो। इसलिए मैंने तुम्हारे लिए हीरो के कुछ आभूषण बनवाए हैं। उसी कोठे में रखे हैं। जरा पहन कर आओ।’

श्रीमती तो बिल्कुल सरल मना थी। सीधे व्यक्ति को सारा संसार ही सीधा लगता है।

श्रीमती अंदर गई। महामंत्र का भावना पूर्वक स्मरण किया तथा आभूषणों का डिब्बा उठाया। देवशक्ति तो साथ थी ही। वह भीषण जहरीला सर्प नौलखे हार के रूप में परिवर्तित हो गया। डिब्बा खोला तो सारा प्रकोष्ठ प्रकाश से जगमगा उठा। श्रीमती सोचने लगी कि सास ऐसी अनोखी वस्तुएँ मेरे लिए कहाँ से लाती है ? उसने हार को गले में पहना। मानो साक्षात् लक्ष्मी ही अवतरित हो आई हो। वह सास के पैर छूने बाहर आई और सविनय प्रणाम किया।

सास तो जगमगाते हार को देखकर हक्की-बक्की रह गई। सहसा उसके मुंह से निकल पड़ा - ‘बहु ! यह हार कहाँ से आया ?

बहु ने सरलता से कहा -

‘माता जी ! आपने मेरे लिए जो बनवाया, वही तो है। आप का मुझ पर अनुठा स्नेह है कि ऐसी अनोखी वस्तुएं आपने मेरे लिए बनवाई हैं।’ सास के आश्चर्य का पारावार नहीं रहा। उस हार को देखकर सास की वृत्ति डोल उठी। ऐसा हार तो मैंने जीवन में कभी नहीं देखा। कम से कम एक बार पहनकर तो देखू। इसकी तो छटा ही निराली है। उसने बहु से कहा - ‘अरे ! तुम्हारे में इतना भी विनया नहीं है। जरा विवेक रखना चाहिए। इतना कीमती हार मैं तुम्हारे लिए लायी। तुम्हें कम से कम यह तो कहना चाहिए कि ‘माता जी ! पहले आप इसे धारण कीजिए।

ज्योंहि सास ने हाथ में हार लिया कि वह काला नाग हो गया और सास के हाथ में जोर से डंक मार दिया। सांप के डंक मारते ही सास जोर से चिल्लाई और उसे दूर फेंकते हुए कहा -

‘लो संभालो अपना हार। मुझे नहीं पहनना। मुझे तो सर्प ने काट लिया।’

श्रीमती को तो वह अब भी हार ही दिख रहा था। वह कुछ समझ नहीं पाई और सास से पूछने लगी कि, आपको साप ने कहाँ काटा ? कहाँ है सांप ?

सास ने कहा - ‘देख, यह सामने सर्प ही तो है। उसी ने मुझे काटा है।’

वह हार सास को सर्प के रूप में दिखाई दे रहा था। असल में तो वह सर्प ही था। देवता के प्रभाव से सर्प हार बन गया था। श्रीमती ने जहां सांप ने डंक मारा था, वहाँ हाथ फिराते हुए ‘णमो अरिहंताणं, णमो सिद्धाणं..... नवकार मंत्र का उच्चारण किया। तत्काल जहर उतर गया। जैसे कि कुछ हुआ ही नहीं हो। सास हैरान रह गई। अरे, इसे तो गारुडी विद्या भी याद है। ऐसा भयंकर सर्प उसके गले में हार बना हुआ पड़ा था। इतनी छोटी सी उम्र में उसने इतनी जबरदस्त विद्याएं साध रखी है। अब इसे समाप्त करना तो अति आवश्यक है, क्योंकि उसका जीवित रहना हम सब के लिए विनाशक सिद्ध हो सकता है। पर उसने मारने से पूर्व यह देखू तो सही कि यह विषधर सर्पों को दिव्य वेश और नौलखा हार के रूप में कैसे परिणत करती है।

इस विचार से प्रेरित सास एक दिन कुंभार के यहां गई और एक सुंदर मटका खरीद लाई। उसमें सपेरे से एक दृष्टि विष सर्प डलवाया और ढक्कन लगा दिया। उस मटके को सास ने हवेली के खुले प्रांगण में रख दिया। प्रत्यक्ष चमत्कार देखने के लिए उसने ऐसा प्रयोग किया था।

सास ने श्रीमती से कहा -

‘बहु ! तुम्हारा बहुत सुंदर वेश व हार घर बैठे लोगों की दृष्टि में कैसे आ सकता है ? आज इसे पहन लो, अपन कुएं पर पानी भरने चलेंगी। वहां दस स्त्रियां आयेगी, तुम्हारे वस्त्राभूषणों को देखेगी। मैं तुम्हारे लिए नया मटका लाई हूँ। पहले जरा इसे भीतर से साफ कर लो।’

श्रीमती खुले चौक में रखे मटके के पास पहुंची। सफाई के लिए मटके का ढक्कन खोलने से पूर्व उसने श्रद्धापूर्वक महामंत्र का स्मरण किया। वास्तव में मंत्र के साथ श्रद्धा का होना नितान्त आवश्यक है। गीता में कहा है - अश्रद्धापूर्वक किया हुआ हवन, दिया हुआ दान, तपा हुआ तप तथा अनुष्ठान निष्फल होता है। वह न यहां फलदायी होता है, ना भावांतर में ही।’

इसलिए साधना की सिद्धि के लिए श्रद्धा परम आवश्यक है श्रीमती की महामंत्र पर अटूट श्रद्धा थी। इसलिए उसके प्रयोग सहज विन्ध - विनाशक बन गए थे। श्रीमती के घड़े का ढक्कन हटाया और घड़े की सफाई के लिए अंदर हाथ डाला। अंदर रखा हुआ दृष्टि विष सर्प रंग - बिरंगे फूलों की माला में परिवर्तित हो गया। उसने ज्यों ही माला बाहर निकाली, उसकी सौरभ से पूरा वातावरण महक उठा। सास पास खड़ी देख रही थी। उसने मन ही मन सोचा कि इसने तो नाना प्रकार के मंत्र सिख रखे हैं। साक्षात् दृष्टि विष सर्प को इसने फूल-माला में बदल

जिसके मन में नवकार उसका बेड़ा पार

दिया है। अब यह तो सुनिश्चित है कि सर्प के प्रयोग से इसे समाप्त नहीं किया जा सकता है। अब तो किसी अन्य प्रकार से ही इससे पिंड छुड़ाना चाहिए। सास को अब भी सद-बुद्धि नहीं आई। वह सभी क्रियाओं का उल्टा ही अर्थ लिए जा रही थी।

उस शहर से थोड़ी ही दूर पर नदी बहती थी। चातुर्मास का समय था। अत्याधिक बरसात के कारण नदी में बाढ़ आ रही थी। पानी उछालें मार-मारकर तटों को छू रहा था। उस दृश्य को देखने हजारों लोग आ रहे थे। श्रीमती की सास ने सोचा की बहू से पिंड छुड़ाने का यह अनुकूल अवसर है। दुर्भावना से प्रेरित सास ने कहा - 'बहू देखो आज नदी में पूर आ रहा है। हजारों लोग सैर सपाटे के लिए जा रहे हैं। चलो, तुम्हें भी वह दृश्य दिखा लाऊँ।'

श्रीमती तैयार हो गई दोनों नदी तट की ओर चल पड़ी। श्रीमती ने घर से बाहर पैर रखने के पूर्व ही नवकार का स्मरण किया और वह सास के पीछे - पीछे चलने लगी। सास बहू को ऐसे स्थल पर ले गई, जहाँ नदी का पानी वेग पूर्वक उफान मार रहा था और उसे उंचाई से नीचे की ओर बह रहा था। वहाँ का दृश्य बहुत ही भयावह था। सास ने कहा - 'देखो बहू! इधर आओ, देखो यह पानी कितना वेग से बह रहा है।'

सास की कुटिलता से अनभिज्ञ श्रीमती समीप जाकर देखने लगी। श्रीमती ने कहा - 'माता जी! यहाँ तो बड़ा डर लग रहा है।' सास ने कहा - 'बेटी! डरने जैसी कोई बात नहीं है। जरा आगे बढ़कर देखो। श्रीमती थोड़ा और आगे बढ़कर देखने लगी। उसका ध्यान दो पानी की तरफ था। पीछे से सास ने जोर से धक्का दे दिया। पानी में गिरते ही श्रीमती ने महामंत्र का स्मरण किया। स्मरण करते ही ऐसा दृश्य बना की जमीन ऊंची उठ गई। इधर का पानी इधर और उधर का पानी उधर। सास ने शोर मचाया -

'मेरी बहू पानी में गिर गई। बचाओ, बचाओ।' परंतु ज्यो ही मुड़कर बहू की तरफ देखा सकपका गई। वह तो सूखी जमीन पर चलती हुई चली आ रही थी। यह दृश्य शहर के सैकड़ों, हजारों लोगों ने देख लिया। पूरे शहर में बात फैल गई की महासती श्रीमती को नदी ने रास्ता दे दिया। राजा प्रजा के साथ श्रीमती का अभिनंदन करने आया।

आज श्रीमती अच्छी तरह जान गई थी की सास की नियम अच्छी नहीं है। उससे मुझे नदी में गिराने का षड्यंत्र रचा था, पर महामंत्र के प्रभाव से मेरी सुरक्षा हुई है। ऐसे अद्भुत चमत्कार के कारण श्रीमती से सास-ससुर आदि परिजन उसकी उत्कृष्टता को मान गए तथा सभी अनुकूल हो गए। नमस्कार महामंत्र के प्रभाव से श्रीमती युग-युगान्तर पर्यंत अमर हो गई।

संकलन सी. ए. शांतिलाल कोचर

गुस्से की बिमारी का इलाज

एक व्यक्ति को बात-बात पर बहुत गुस्सा आ जाता था। स्वभाव की इस आदत के कारण पूरा परिवार बहुत परेशान रहता था। घर में हमेशा कलह और अशांति का माहौल छाया रहता था।

एक दिन उस घर के दरवाजे पर कोई साधु महाराज पधारे। उस व्यक्ति ने आदरपूर्वक महाराज को वंदन किया और अपनी इस बड़ी समस्या के बारे में बात की।

उसने बहुत विनती करते हुए कहा, "महाराज! मुझे बहुत जल्दी और अत्याधिक गुस्सा आ जाता है। मैं दिल से चाहने के बावजूद भी अपने गुस्से पर जरा भी नियंत्रण नहीं रख पाता। कृपा करके इससे बचने का कोई सटीक उपाय बताइए।"

साधु महाराज सारी बात शांति से समझ गए। उन्होंने अपनी झोली में से एक छोटी दवा की शीशी निकालकर दी। उन्होंने उपाय बताते हुए कहा, "जब भी गुस्सा आए, तब तुरंत इस दवा की चार बूँदें अपनी जीभ पर डाल लेना। परंतु एक बात का खास ध्यान रखना कि १० मिनट तक इस दवा को मुँह में ही रखना है।"

"तब तक मुँह बिल्कुल नहीं खोलना! अगर १० मिनट से पहले मुँह खुल गया, तो इस दवा का कोई भी असर नहीं होगा।" साधु महाराज ने गंभीर होकर चेतावनी दी।

उस व्यक्ति ने साधु महाराज के बताए अनुसार ही दवा का उपयोग शुरू कर दिया। जब भी गुस्सा आने का उबाल आता, तब तुरंत शीशी में से चार बूँदें जीभ पर रखकर मुँह सख्ती से बंद कर लिया जाता।

आश्चर्य की बात यह थी कि मात्र सात दिनों में ही गुस्सा करने की वर्षों पुरानी आदत एकदम छूट गई। घर में बात-बात पर होनेवाला झगड़ा बंद हो गया।

ठीक सात दिन बाद वे साधु महाराज फिर से उसी दरवाजे पर आए। साधु को देखते ही वह व्यक्ति दौड़कर उनके पैरों में गिर गया।

उसने अत्यंत खुश होकर कहा, "महाराज! आपकी इस चमत्कारी दवा से मेरा गुस्सा मानो गायब हो गया है। अब मुझे बात बात में क्रोध नहीं आता और मेरे पूरे परिवार में परम शांति का वातावरण रहता है।"

तब साधु महाराज हल्का सा मुस्कुराए और उन्होंने एक बड़ा रहस्य खोलते हुए बताया, "अरे भाई! उस शीशी में कोई चमत्कारी दवा नहीं थी। उसमें तो सिर्फ सादा पानी भरा हुआ था।"

वास्तव में चमत्कार पानी का नहीं, बल्कि मौन का था। जब कोई व्यक्ति क्रोध की अवस्था में होता है, तब उसकी सोचने की शक्ति क्षीण हो जाती है और मुँह से केवल कड़वे वचन ही निकलते हैं।

गुस्से का सच्चा इलाज सिर्फ और सिर्फ चुप रहकर की किया जा सकता है। गुस्से में बोले गए शब्द हमेशा विवाद और दुश्मनी बढ़ाते हैं, जबकि मौन उस आग को ठंडा कर देता है।

क्रोध एक क्षणिक पागलपन है, उसे शांत करने का एकमात्र श्रेष्ठ उपाय मौन धारण कर लेना ही है। इसलिए की कहा गया है कि, "न बोलने में नौ गुण।"

संकलन सी. ए. अमृतलाल पोरवाल

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