



JCAF उड़ान

Jain Chartered Accountants Federation

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

ISSUE NO. 5

VOL.2

AUGUST 2026

An Evening of Leadership, Celebration & Garba Glory



Organized by JCAF Midwest Chapter | 27th June 2026

The JCAF Midwest Chapter marked a memorable milestone with its grand Installation Ceremony on 27th June 2026, bringing together Apex leaders, mentors, sponsors, members, and families for an evening that beautifully celebrated leadership, service, recognition, fellowship, and joy. The event reflected the vibrant spirit of JCAF while setting an inspiring vision for the chapter's journey ahead.

The programme commenced with a warm welcome by CA Ruhi Jain and CA Nilesh Jain, followed by a soulful rendition of the Navkar Mantra by Shri Akshat Patni. The JCAF Anthem, presented by Ms. Khushboo Gandhi, instilled a deep

sense of pride and unity, while the ceremonial Deep Prajwalan symbolised the beginning of a new chapter of dedicated leadership.

A special tribute was offered to the blessings and guidance of Acharya Shri Nayan Padmasagar Ji M.S. and Mahasati Shri Maina Shri Ji Maharaj Saheb, whose teachings continue to inspire the Federation's social and professional initiatives.

The evening showcased the remarkable work of the JCAF Apex Leadership and highlighted flagship initiatives such as JCAF Punya SIP, Jain Sathi, and WhizConnect, reaffirming the Federation's commitment to professional excellence,

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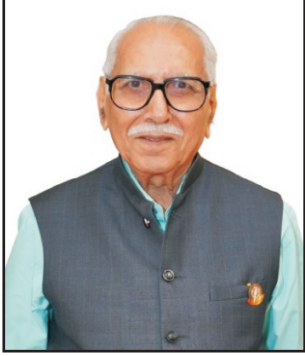


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DESK OF PRESIDENT



Jai Jinendra!

The past month has marked another important milestone in JCAF's journey. We proudly inaugurated the **JCAF Midwest Chapter** and installed its first Governing Board. We also celebrated the installation of the new leadership team of the

Surat Chapter. I extend my heartfelt congratulations to all the newly elected office bearers and wish them a rewarding and successful tenure.

"Leadership is not a position. it is a promise to serve."

Every new responsibility brings an opportunity to learn, inspire, and make a lasting impact. With this objective, JCAF Apex has organised the **President, Secretary & Treasurer (PST) Schooling on 8th & 9th August 2026 at Matheran**. The detailed programme has already been shared with all chapters.

"Learning together is the first step towards leading together."

I sincerely urge every President, Secretary, Treasurer, and office bearer to participate wholeheartedly. PST Schooling is much more than a training programme—it is an opportunity to understand JCAF's vision, systems, and Standard Operating Procedures while learning from experienced leaders and building stronger bonds across chapters.

"Great chapters are built by leaders who never stop learning."

As JCAF continues to expand, our greatest strength will always be our united leadership and committed members. Let us move forward with renewed enthusiasm, stronger collaboration, and an unwavering commitment to excellence.

"When we grow together, JCAF grows stronger."

I look forward to meeting all of you at **PST Schooling, Matheran**.

Shantilal Kochar

Apex President

Jain Chartered Accountants Federation



परम पुज्य 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. 11000/- + 18% GST. Login to our Website: www.jcaf.in to become a JCAF Life Member.

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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

Breathe Stretch Belong : International Yoga Day Celebration



Organized by JCAF South Mumbai Chapter | 21st June 2026

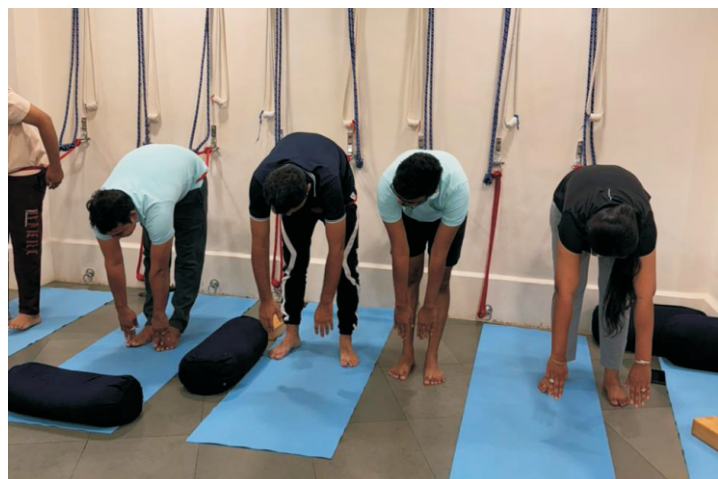
The JCAF South Mumbai Chapter celebrated International Yoga Day 2026 at Homevilla Yoga Centre, Mumbai, bringing together members for a refreshing morning dedicated to wellness, mindfulness and community bonding.

The programme began with an informal networking session, followed by guided yoga focusing on breathing techniques, flexibility, posture improvement and mindfulness. Participants experienced the physical and mental benefits of yoga while embracing a healthier lifestyle.

The event concluded with breakfast at Cafe Srinivasa, where members continued networking and strengthened professional relationships in a relaxed environment.

The celebration reinforced a simple yet powerful message: "Professional excellence begins with personal well-being."

Through such wellness initiatives, the JCAF South Mumbai Chapter continues to promote learning, networking, health and meaningful member engagement.



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An Evening of Leadership, Celebration & Garba Glory

community service, and meaningful member engagement. Inspiring addresses by Apex Vice President CA Amrit Porwal and Apex President CA Shantilal Kochar encouraged members to lead with integrity, embrace collaboration, and contribute selflessly towards the growth of the profession and the community.

One of the most heartwarming moments of the evening was the felicitation of senior Chartered Accountants with over forty years of distinguished professional service, alongside the recognition of newly qualified Chartered Accountants as they embarked on their professional journey.

The Chapter also expressed sincere gratitude to its valued sponsors—Big FM, Chandak Builders, and IIFL—for their generous support. A proud milestone for the chapter was becoming the first JCAF chapter to have its promotional campaign aired nationally on Big FM.

The Badge Ceremony and Oath Taking Ceremony, administered by Apex President CA Shantilal Kochar, formally installed the new office bearers and committee members. Newly installed Chapter President CA Dipti Jain shared an inspiring roadmap centred on member engagement, professional development, networking, and impactful community initiatives.

The celebrations concluded with a heartfelt Vote of Thanks by CA Hitesh Talesara, followed by a special birthday celebration for Apex President CA Shantilal Kochar. Members and their families then enjoyed a delightful dinner and an energetic DJ and Garba Night, creating unforgettable memories of music, friendship, and togetherness.

"Leadership inspires. Fellowship strengthens. Celebration unites."



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Yoga, Rain & Relationships : A Morning of Wellness by the Sea

Organized by JCAF Mid-town Mumbai Chapter | International Yoga Day | 21 June 2026 | Worli Promenade

The JCAF Mid-town Mumbai Chapter celebrated International Yoga Day with a refreshing morning of wellness, mindfulness, and fellowship at the scenic Worli Promenade. Members and their families gathered at sunrise, creating a vibrant atmosphere dedicated to health, positivity, and togetherness.

Set against the backdrop of the open sky, gentle sea breeze, and rhythmic waves, participants experienced the perfect environment to reconnect with nature and themselves. The event welcomed people of all age groups, highlighting the importance of physical fitness, mental well-being, and a balanced lifestyle.

The yoga session was conducted by CA Amrit Porwal, whose motivating guidance kept participants engaged throughout the 45-minute session. The practice included beginner-friendly yoga postures, stretching exercises, and breathing techniques that helped everyone feel refreshed, energised, and rejuvenated.

Nature added a memorable touch when a gentle monsoon shower arrived towards the end of the session. Rather than interrupting the celebration, the rain enhanced the experience and became a joyful highlight of the morning.

The event concluded with a warm breakfast at Mani's, where members continued their conversations, shared laughter, and strengthened friendships over delicious food.

The celebration beautifully reflected JCAF's belief that professional excellence is best complemented by physical wellness, meaningful relationships, and shared experiences. Through such initiatives, the chapter continues to promote holistic well-being while deepening the bonds of the JCAF fraternity the bonds of the JCAF fraternity.



Mastering Global Taxation : The Professional Edge on NRI Compliance



Organized by JCAF Malwa Chapter | 23rd June 2026 | Zoom

As part of its flagship "The Professional Edge" webinar series, JCAF Malwa Chapter successfully organised an insightful technical session on "NRI Taxation & Compliances", bringing together Chartered Accountants and finance professionals eager to strengthen their expertise in cross-border taxation.

The session provided comprehensive guidance on critical aspects of NRI taxation, including residential status determination, Schedule FA and FATCA reporting, ESOP taxation of foreign companies, Tax Residency Certificate (TRC), NRE and NRO accounts, investment opportunities for NRIs, and practical solutions to commonly faced compliance challenges.

The webinar witnessed enthusiastic participation from professionals across different locations, with interactive discussions enabling participants to gain practical insights into the evolving regulatory landscape. The session reinforced the importance of staying updated in an increasingly globalised professional environment.

"Knowledge grows when expertise is shared."

Through initiatives like The Professional Edge, JCAF Malwa continues to empower its members with relevant, practical, and contemporary learning opportunities, reinforcing its commitment to professional excellence.

Karuna Bhavana : Where Compassion Became an Experience



Organized by JCAF North West Chapter | 28th June 2026

The JCAF North West Chapter organised Karuna Bhavana, a heartwarming initiative dedicated to darshan, seva, compassion and togetherness.

The journey began with divine darshan at Lodha Dham, followed by meditation and spiritual reflection. Members then visited Jeevdaya Dham, where they personally participated in feeding cows, preparing food and experiencing the joy of serving every living being.

The event beautifully demonstrated that compassion is best experienced through action, not merely words. Members, especially children, enthusiastically participated in every activity, making the day truly memorable.

One delightful discovery brought smiles to everyone—even cows have their own food preferences! The experience reminded participants that every jeev possesses its own unique nature and personality.

More than an event, Karuna Bhavana became a journey of reflection, reinforcing that true seva begins with time, presence and a compassionate heart.

Special appreciation was extended to Rishabh and Shweta, whose dedicated planning and coordination made the initiative a resounding success.

With Part 1 leaving lasting memories, the chapter now looks forward to Part 2 with even greater participation and many more opportunities to serve.

More Seva. More Compassion. More Togetherness.

132nd Blood Donation Drive : Every Drop awakens life



Organized by JCAF Apex | 1st July 2026 | Churchgate Railway Station, Mumbai

The 132nd Blood Donation Drive was successfully organised by the Jain Chartered Accountants' Federation on 1st July 2026 at Churchgate Railway Station, reaffirming JCAF's unwavering commitment to saving lives through regular community service initiatives.

The drive was conducted with the valuable support of the Cama Hospital Blood Bank Team, while NSS students actively encouraged commuters and volunteers to participate in this noble cause.

JCAF expresses its sincere gratitude to CA Vidhyut Jain, Treasurer, JCAF Apex, for his consistent leadership and dedicated efforts in driving this life-saving initiative across multiple locations.

The drive was sponsored by MGB Advisors Private Limited, whose generous support contributed to the successful execution of the programme.

A total of 31 units of blood were collected, strengthening the mission of making safe blood readily available to those in need.

"One donation can save many lives."



A Golden Opportunity : Exclusive CA Day Gold Coin Offer for Members

A Golden Opportunity: Exclusive CA Day Gold Coin Offer for Members

Organized by JCAF Malwa Chapter | CA Day 2026 | Indore

To celebrate CA Day, JCAF Malwa Chapter introduced an exclusive member benefit through its special association with Kataria Jewellers, Indore, offering members a unique opportunity to invest in BIS-certified gold coins on highly attractive terms.

As part of this limited-period initiative, members enjoyed 0% Making Charges on gold coins across all denominations, along with flexible purchase options. The offer provided an ideal opportunity for both investment and gifting, while assuring the highest standards of purity and quality.

With the recent correction in gold prices, the initiative was warmly received by members, enabling them to make informed investment decisions while availing an exclusive privilege created especially for the JCAF fraternity.

"True value lies in opportunities shared with the community."

Through such thoughtful collaborations, JCAF Malwa continues to go beyond professional development by creating meaningful benefits that contribute to the financial well-being and long-term value of its members.

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

133rd Blood Donation Drive : Together for a Lifesaving Cause



Organized by JCAF Apex | 1st July 2026 | Andheri Railway Station, Mumbai

The 133rd Blood Donation Drive was successfully organised by the Jain Chartered Accountants' Federation on 1st July 2026 at Andheri Railway Station, continuing JCAF's mission of promoting voluntary blood donation and serving society through meaningful community initiatives.

The drive was conducted with the dedicated support of the Nair Hospital Blood Bank Team, while NSS students actively mobilised donors and ensured the smooth execution of the programme.

JCAF extends its sincere appreciation to CA Hitesh Talesara, General Secretary, JCAF Midwest Chapter, for encouraging donors and motivating the volunteers present at the drive. Special gratitude is also expressed to CA Vidhyut Jain, Treasurer, JCAF Apex, for his continued leadership in spearheading this noble initiative.

The drive was supported in the cherished memory of Late Shri Raghuvir Singh Choudhary and Late Smt. Premdevi Raghuvir Singh Choudhary by Shri Arvindkumar Raghuvir Singh Choudhary, Shri Dilipkumar Raghuvir Singh Choudhary, and Shri Ashok Kumar Raghuvir Singh Choudhary (Nandrai, Bhilwara, Rajasthan).

A total of 41 units of blood were collected, contributing to the ongoing effort of saving lives through timely blood availability.

"A small act of kindness can become someone's second chance at life."

134th Blood Donation Drive : Spreading Hope, One Donation at a Time



Organized by JCAF Apex | 3rd July 2026 | Belapur Railway Station, Navi Mumbai

The 134th Blood Donation Drive was successfully organised by the Jain Chartered Accountants' Federation on 3rd July 2026 at Belapur Railway Station, further strengthening JCAF's ongoing commitment to community service through voluntary blood donation.

The drive was conducted with the dedicated support of the Jagjivan Ram Railway Hospital Blood Bank Team, while NSS students played an active role in motivating donors and ensuring the smooth conduct of the programme.

JCAF expresses its heartfelt gratitude to CA Vidhyut Jain, Treasurer, JCAF Apex, for his unwavering leadership and continued dedication in driving this noble initiative across various locations.

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

A total of 62 units of blood were collected, reinforcing the collective commitment of members, volunteers, and supporters towards saving lives.

"A single donation creates countless moments of hope."



Nature Trail to Lohagad : Where Adventure Meets Fellowship



Organized by JCAF Midtown Mumbai Chapter | 5th July 2026 | Bhaja Caves & Lohagad Fort, Maharashtra

The JCAF Midtown Mumbai Chapter organised a memorable Nature Trail to Lohagad Fort on 5th July 2026, bringing together over 30 members and their families for a refreshing day of adventure, heritage, and fellowship. The initiative reflected JCAF's commitment to promoting wellness, work-life balance, and stronger bonds among members beyond the professional environment.

The event was graced by the presence of CA Vidhyut Jain, Treasurer, JCAF Apex, whose participation encouraged members and reinforced the spirit of unity within the fraternity.

The journey began with a visit to the historic Bhaja Caves, one of Maharashtra's oldest Buddhist rock-cut cave complexes. Members explored the ancient caves, admired their remarkable architecture, and gained a deeper appreciation of India's rich cultural and historical heritage.

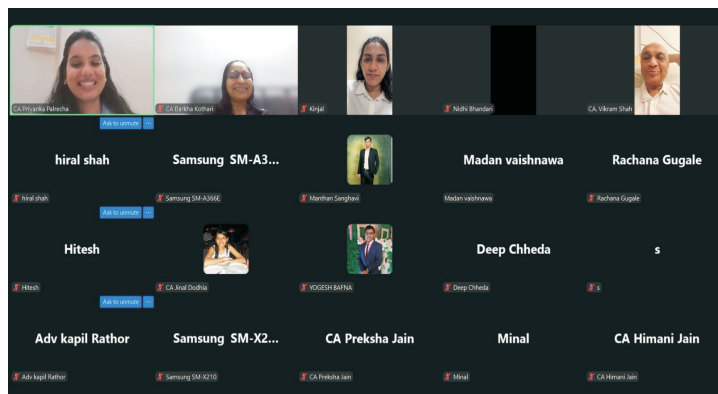
The group then embarked on an invigorating trek to the iconic Lohagad Fort, where mist-covered trails, lush greenery, cascading waterfalls, and panoramic views of the Sahyadri ranges created a truly unforgettable monsoon experience. The trek perfectly combined physical activity, natural beauty, and historical significance.

More than an adventure, the outing provided an excellent opportunity for members and their families to connect, strengthen friendships, and build lasting professional relationships in a relaxed setting. The programme was seamlessly coordinated by CA Bhavik Kothari and CA Meet Kothari, whose meticulous planning ensured a safe and enjoyable experience for all.

The Nature Trail reaffirmed JCAF's vision of fostering holistic member engagement through initiatives that celebrate wellness, heritage, family bonding, and fellowship.

"The strongest professional bonds are often built beyond the boardroom."

Smarter Together : FemFusion Empowers Women to Learn, Lead & Grow



Organized by JCAF Women Empowerment Committee | 7th July 2026

The JCAF Women Empowerment Committee, through its flagship initiative FemFusion, continues to empower women professionals with meaningful learning and future-ready knowledge.

The programme featured two engaging sessions. CA Hiral Mehta conducted an insightful presentation on "AI-Enabled CA – Prompt Engineering, Productivity & Compliance," demonstrating practical applications of Artificial Intelligence through live examples and real-world use cases. This was followed by CA Priyanka Palrecha's inspiring session on "Money Mindset," where members explored the importance of building healthy financial habits and developing a positive wealth mindset.

Both sessions witnessed enthusiastic participation, interactive discussions and practical learning, making the experience engaging and impactful.

Under the leadership of Chairperson CA Barkha Kothari, FemFusion continues to provide a vibrant platform where women professionals can learn, connect and grow together.

Members with expertise or inspiring topics are encouraged to conduct future sessions and contribute towards the professional growth of the JCAF community.

**मजबूर भी टूटते हैं, मशहूर भी टूटते हैं
वक्त की चोट के आगे गुरु भी टूटते हैं !!**

135th Blood Donation Drive : 96 Lives, One Collective Mission



Organized by JCAF Apex | 9th July 2026 | Deviprasad Goenka Management College of Media Studies, Malad West

The 135th Blood Donation Drive was successfully organised by the Jain Chartered Accountants' Federation on 9th July 2026 at Deviprasad Goenka Management College of Media Studies, Malad West, reaffirming JCAF's unwavering commitment to community service and life-saving initiatives. The drive was conducted with the dedicated support of the Team from Nair Hospital, who efficiently managed the blood bank operations, while NSS students played a vital role in motivating and assisting donors throughout the programme.

JCAF extends its heartfelt gratitude to CA Vidhyut Jain, Treasurer, JCAF Apex, for his continued leadership and commitment in driving this noble initiative across multiple locations.

The drive was generously supported in memory of Late Shri Raghuvir Singh Choudhary and Late Smt. Premdevi Raghuvir Singh Choudhary by Shri Arvindkumar Raghuvir Singh Choudhary, Shri Dilipkumar Raghuvir Singh Choudhary, and Shri Ashok Kumar Raghuvir Singh Choudhary (Nandrai, Bhilwara, Rajasthan).

A total of 96 units of blood were collected, reflecting the generosity of donors and the collective spirit of service that continues to define JCAF's blood donation movement.

JCAF sincerely thanks every donor, volunteer, member, and supporter whose contribution continues to save lives and inspire hope.

Launching Careers : JCAF Malwa Opens Doors for Aspiring CAs



Organized by JCAF Malwa Chapter | Indore

Continuing its commitment to nurturing the next generation of Chartered Accountants, JCAF Malwa Chapter launched its Exclusive ITR & Audit Season Internship Initiative, a flagship placement programme that has been successfully conducted for the third consecutive year.

The initiative is designed to bridge the gap between aspiring CA students and practising professionals by providing meaningful internship opportunities during the busy Income Tax Return and Audit season, enabling students to gain valuable practical exposure while supporting professionals during peak practice periods.

Through JCAF Malwa's exclusive academic partnership with Shri Vaishnav College, the chapter has already received nearly 100 Expressions of Interest (EOIs) from enthusiastic students eager to build real-world professional experience.

"Learning begins where classrooms end."

The initiative reflects JCAF Malwa's unwavering commitment to strengthening industry-academia collaboration, supporting its members with quality talent, and creating meaningful career opportunities for future Chartered Accountants. By connecting students with practising professionals, the chapter continues to build a stronger, more skilled, and practice-ready CA fraternity.

136th Blood Donation Drive – A Campus United for Humanity



Organized by JCAF Apex | 10th July 2026 | Viva College of Arts, Commerce and Science, Virar (West)

The 136th Blood Donation Drive was successfully organised by the Jain Chartered Accountants' Federation on 10th July 2026 at Viva College of Arts, Commerce and Science, Virar (West), continuing JCAF's mission of serving society through voluntary blood donation.

The drive was conducted with the dedicated support of the Team from Nair Hospital, while NSS students played an active role in mobilising donors and ensuring the smooth conduct of the programme.

JCAF expresses its sincere gratitude to CA Vidhyut Jain, Treasurer, JCAF Apex, for his unwavering leadership and continued dedication in spearheading this life-saving initiative.

The drive was generously supported in memory of Late Shri Raghuvir Singh Choudhary and Late Smt. Premdevi Raghuvir Singh Choudhary by Shri Arvindkumar Raghuvir Singh Choudhary, Shri Dilipkumar Raghuvir Singh Choudhary, and Shri Ashok Kumar Raghuvir Singh Choudhary (Nandrai, Bhilwara, Rajasthan).

A total of 86 units of blood were collected, reflecting the collective commitment of students, volunteers, and members towards saving lives.

"Every donor becomes a silent hero to someone in need."

A Grand Celebration of Jain Literature & Knowledge



Organized by JCAF South Mumbai Chapter | 12th July 2026

Following the successful Jain Book Exhibition organized by the Chapter, JCAF South Mumbai joined hands with Shrut Satkar for a grand Jain Book Exhibition featuring over 50,000 books.

Serving as the Digital Partner, JCAF South Mumbai played an active role in promoting the exhibition through digital marketing and awareness campaigns, helping the event reach a wider audience.

The exhibition was blessed by the presence of revered saints including Acharya Shri Nayanpadmasagarji Maharaj, Pujya Shri Arunvijayji Maharaj, Pujya Shri Shrutilak Maharaj, and several other Mahatmas, adding immense spiritual significance to the occasion.

The exhibition witnessed an overwhelming response from the Jain community. The specially curated Kids' Section emerged as one of the biggest attractions, encouraging young minds to develop an interest in Jain literature and values.

"Books preserve our heritage. Reading keeps it alive."

The collaboration marked another meaningful step towards promoting reading, knowledge, and Jain literature across generations.



137th Blood Donation Drive : Every Drop Saves a Life



15th July 2026 | M.L. Dahanukar College of Commerce, Vile Parle (East)

The 137th Blood Donation Drive was organised by the Jain Chartered Accountants' Federation at M.L. Dahanukar College of Commerce, Vile Parle (East).

The Federation extends its sincere appreciation to the Team of Nair Hospital for managing the blood bank operations and to the NSS students for their dedicated efforts in motivating donors.

Special gratitude was expressed to CA Vidhyut Jain, Treasurer – JCAF Apex, for consistently leading this noble initiative.

The drive was supported in memory of Late Shri Raghuvir Singh Choudhary and Late Smt. Premdevi Raghuvir Singh Choudhary by Shri Arvindkumar Raghuvir Singh Choudhary, Shri Dilipkumar Raghuvir Singh Choudhary and Shri Ashok Kumar Raghuvir Singh Choudhary (Nandrai, Bhilwara, Rajasthan).

73 units of blood were successfully collected.

JCAF sincerely thanks all members, volunteers and donors for supporting this life-saving cause.



138th Blood Donation Drive : Giving Hope, One Unit at a Time



22nd July 2026 | Mulund College of Commerce (West)

The 138th Blood Donation Drive was organised by the Jain Chartered Accountants' Federation at Mulund College of Commerce (West).

The Federation extends heartfelt thanks to the Team of Nair Hospital and the NSS students for their dedicated efforts in organising the drive.

Special appreciation goes to CA Vidhyut Jain, Treasurer – JCAF Apex, for his continued leadership and commitment towards this noble initiative.

The drive was supported in memory of Late Shri Raghuvir Singh Choudhary and Late Smt. Premdevi Raghuvir Singh Choudhary by Shri Arvindkumar Raghuvir Singh Choudhary, Shri Dilipkumar Raghuvir Singh Choudhary and Shri Ashok Kumar Raghuvir Singh Choudhary (Nandrai, Bhilwara, Rajasthan).

72 units of blood were successfully collected.

JCAF expresses sincere gratitude to every donor and volunteer who contributed towards saving lives.



WhizConnect : Where Conversations Become Collaborations



Organized by JCAF North West Chapter | 17th July 2026

Meaningful relationships are the foundation of every strong professional community, and WhizConnect continues to create opportunities where members connect beyond business.

The session brought together members for an evening filled with engaging conversations, shared experiences and genuine camaraderie. Participants exchanged stories of their professional journeys, personal passions and aspirations, discovering common interests while building lasting relationships.

The warm and informal atmosphere reinforced an important message:

"The strongest professional relationships are built on trust, authenticity and meaningful human connections."

Under the leadership of CA Prachi Jain, WhizConnect continues to evolve into a purposeful platform that inspires members to connect, collaborate and grow together.



WhizConnect 3.0 : Learning Today. Leading Tomorrow.



Organized by JCAF South Mumbai Chapter | 17th July 2026

The third meeting of WhizConnect 3.0 was successfully held at BCAS Hall, Churchgate, bringing together over 20 members for an enriching evening of learning and networking.

CAAnamika Jain shared valuable insights through her session "The CFO Moment – From Compliance to Strategy," highlighting the evolving strategic role of finance professionals.

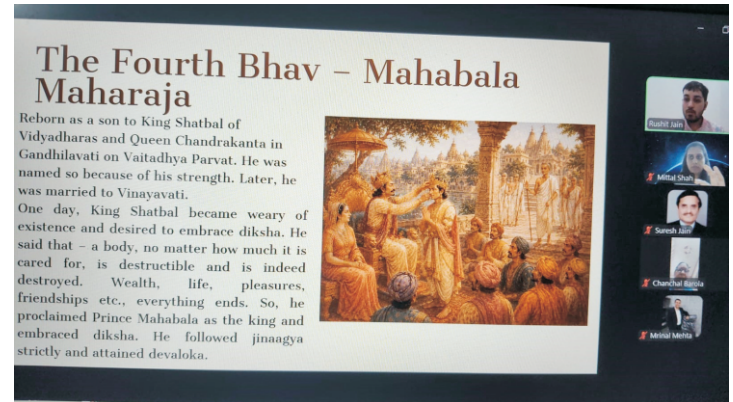
This was followed by CA Ashish Shah, who presented "Multibagger Stocks – Investment Strategy," offering practical guidance on disciplined wealth creation.

Guest Speaker CA Sonal Sanghvi captivated the audience with "The Art of Creating High-Impact Video Content," demonstrating how AI-powered tools can enhance personal branding, marketing and professional visibility.

The session concluded with lively networking, collaboration and idea-sharing, perfectly reflecting the vision of WhizConnect 3.0—Learn. Connect. Collaborate. Grow.



Journey to a Tirthakara : Early Stories of Ādinātha Bhagavān from Hemacandrācārya's Ādiśvaracaritra 17th July 2026



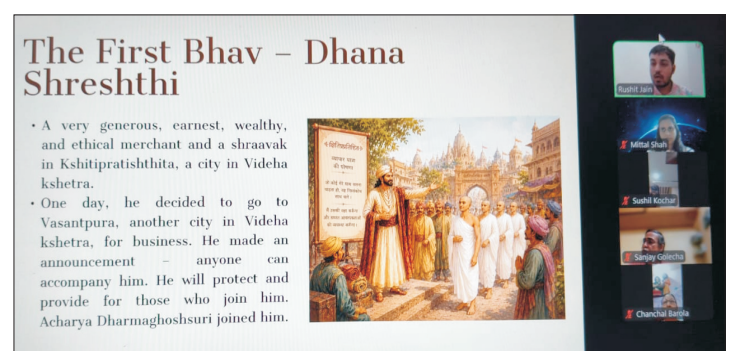
The session featured an enlightening discourse by Rushitji, who explored fascinating stories from Hemachandracharya's Ādiśvaracaritra, focusing on Maya, Dharma, Samyak Darshan and the spiritual journey towards Moksha.

Beginning with an interactive discussion on the innumerable Bhavas of a Tirthankara, Rushitji explained that their spiritual journey is counted only after the attainment of Samyak Darshan, citing the example of Lord Mahavir's 27 Bhavas.

The discourse beautifully narrated the first four Bhavas of Lord Ādinātha, from Dharm Shresthi to Mahabal Maharaja, while highlighting profound lessons on Daan, Dharma and righteous living.

Through inspiring stories of Mahabal Maharaj, Harishchandra and Subuddhi, participants gained deeper insights into the significance of spiritual practices and ethical conduct.

The interactive session concluded with an engaging question-and-answer session, with the remaining Bhavas to be explored in the forthcoming series.



मेतारज मुनि

भगवान महावीर का चौमासा राजगृही नक्षर में.... राजा श्रेणिक, उनकी रानियाँ, पुत्र, नगरजन वगैरह देशना सुन रहे हैं। श्रेष्ठी श्री मेलारय मंत्री को देशना सुनकर वैराग्य भाव जाग उठा। वैराग्य चरितार्थ के लिए भगवान से प्रार्थना की। संसारी सगे - रिश्तेदारों एवं स्वयं श्रेणिक राजा मेलारय को समझाते हैं। यह वैभव, नौ नौ नारियाँ छोड़कर दुष्कर पथ पर क्यों जा रहे हो? जरा सोचो!

मेलारय देशना में भगवान द्वारा दिए गए भेड़ का दृष्टान्त देकर समझाते हैं। भेड़ को खिला-पिलाकर कसाई अंत में काटता ही है। इसे भेड़ समझता नहीं है। जीव इसी प्रकार खा पीकर मौज मनाता है, परंतु एक दिन यमराज प्राण ले लेनेवाले हैं - ऐसा जीव समझे तो चरित्र (दीक्षा) ही एकमात्र उपाय है।

मेलारय श्रेष्ठी को दीक्षा प्रदान करके भगवान उन्हें मेलारज मुनि बनाते हैं। मुनि मेलारज ने कठिन तप प्रारंभ किया। लंबे समय के बाद वे राजगृही में पधारे लिए एक माह के उपवास पश्चात मुनि मेलारज पारणा हेतु गोचरी के लिए एक सोनी के घर पधारे। सोनी राजा श्रेणिक के लिए स्वर्ण के जौ को खरे जौ समझकर चूग गया एवं सोनी के बाहर आने के पूर्व उड़कर पास के वृक्ष पर बैठ गया।

बाहर आकर सोनी ने भावपूर्वक मुनि को गोचरी करवाई और मुनी विदा हुए। सोनी फिर से काम पर बैठा और देखा तो स्वर्ण जौ गायब हो। जौ गए कहाँ? चौकस मुनि गे गए! दौड़ पड़ा मुनि को पकड़ा, घर ले जाकर खूब डाँट, जौ मांगे। मुनि थे सच्चे बैरागी - यदि सच बोलते हैं तो सोनी चिड़े को मारकर जौ प्राप्त करेगा। जिससे हिंसा का पाप लगेगा। झूठ बोलेंगे तो मृषावाद का दोष लगेगा। अतः मुनि मौन रही रहे।

सोनी का क्रोध बढ़ता ही गया। सच बात वह जानता नहीं है। यदि जौ राजा जी को न पहुंचाये तो राजाजी भारी दण्ड देंगे-ऐसा सोचकर साधुने मुनि को कड़ी सजा देने का निर्णय मन ही मन में तय किया। पास ही पड़ी चमड़े की बघी पानी में भिगोकर मुनि के मस्तक पर तानकर बांध दी। वृद्धि ज्यो ज्यो मस्तिष्क की गर्मी से सुखेगी त्यों त्यों मस्तिष्क की नसों पर तनाव बढ़ता जाएगा और मुनि मान जाएंगे - वह जौ लौटा देंगे। ऐसा सोनी समझता था।

मुनि तो समता धारण करते खड़े हैं। भूतकाल में कैसे - कैसे उपसर्ग सहन करके महानुभावों ने मोक्ष पाया है। सोचते सोचते मस्तिष्क अशह्य पीड़ा सह रहे हैं। चमड़े का तनाव बढ़ रहा है मस्तिष्क की नसें टूट रही हैं एवं मुनि अंतर से सर्व जीवों को क्षमा कर रहे हैं, ऐसा सोचते-सोचते समता के सर्वोत्तम शिखर पर पहुंचकर मुनि केवल ज्ञानी हुए। कुछ ही क्षणों में देह गिर पड़ती है। मुनि की आत्मा मोक्ष प्राप्त करती है। कुछ देर पश्चात एक बाई लकड़ी का गठर वृक्ष के नीचे पटकती है। आवाज से चौंक कर पक्षी चिरक जाता है और उस चिरक में स्वर्ण जौ देखकर सोनी कांप उठता है - अरे... रे.... रे.... सत्य जाने बिना मैंने कैसा अनर्थ किया। मुनि के प्राण की जिम्मेदारी किसकी? इस गुनाह के लिए राजाजी कड़ी सजा देंगे ही।

घबराया हुआ सोनी मुनि का आशरा लेकर उनके वस्त्र पहनकर साधु बन गया। कालक्रम से अपनी आत्मा का उद्धार किया

माटी कहे कुम्हार से, तू क्या रौंदे मोय,
एक दिन ऐसा आएगा, मैं रौंदूंगी तोय।
आये हैं सो जाएंगे, राजा रंक फकीर,
एक सिंहासन चढ़ चले, एक बंधे जंजीर।
कबीरा आप ठगाइये, और न ठगीये कोय,
आप ठगे सुख ऊपजे और ठगे दुःख होय।

संकलन सी. ए. शांतिलाल कोचर

**हर गुजरता हुआ वक्त सीखा रहा है,
अगर तुम कामयाब नहीं हुए....
तो तुम्हारा कोई अपना नहीं होगा !!**

**जो आपको सम्मान दे उसे ही सम्मान दिजिए,
हैसियत देखकर सर झुकाना कायरता का
लक्षण है।**

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