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# FOUNDATION DAY 2026

**Theme: Indian Economy & Wealth Creation 2047**


***Presented by:***



 Sunday, 17<sup>th</sup> May 2026

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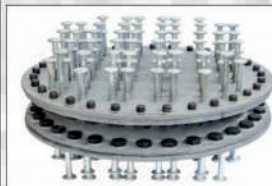
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# ABOUT

On the occasion of our 12<sup>th</sup> Foundation Day, we celebrate the enduring legacy of the Jain Chartered Accountants Federation (JCAF). JCAF originated from a profound intention: to create a sanctuary where a common vocation and a unified way of life could harmoniously coexist. Guided by the timeless principles of Jainism and the spiritual blessings of Gurudev Acharya Shri Naypadmasagar Suriswarji Maharaj Saheb, JCAF has evolved into a unique space where professional growth and personal values are seamlessly integrated.

What began as a mere professional network has blossomed into a deeply rooted and inclusive community. Our members, ranging from seasoned industry veterans to those just starting their careers, are bound by a quiet, steadfast commitment to mutual support and selfless contribution. At JCAF, our focus remains on what is truly meaningful: Presence—showing up for one another; Generosity—sharing knowledge and expertise without hesitation; and Integrity—approaching professional tasks with a deep sense of ethics and care.



The activities of JCAF, which include technical educational sessions, mentoring conversations, and spiritual retreats, serve a powerful dual purpose. They provide young members with essential professional direction and offer a crucial sense of stability to those navigating the complexities of a high-pressure career. We maintain the belief that professional life should not be siloed from one's personal or spiritual identity.

In a modern world that often rewards aggressive competition and relentless speed, JCAF serves as a vital counterpoint. It is a dedicated space for reflection, community, and mindfulness, where members are welcomed with equal warmth to show up as their authentic selves. Ultimately, JCAF is defined by a sense of quiet solidarity, offering the profound strength that comes from walking this path of ethics and excellence together.

# OUR ACTIVITIES



## A Lifeline in Action: Blood Donation Drive

A disciplined and continuous contribution to humanity — every donation becoming a hope for countless lives saved.



## A Sacred Journey Within: Spiritual Sojourn to Antriksh Parshwanath Tirth

A soulful retreat nurturing inner peace, devotion, and self-reflection. An opportunity to reconnect with spirituality and experience the serenity of sacred traditions



## Chhappan Bhog with Panch Tithi Darshan- Celebrating through collective action

An initiative to spread compassion, unity, and selfless service through collective action.



## Family, Fellowship & Festivity: Navi Mumbai Get-Together

Where fun met tradition — a memorable evening of bonding over the mouth-watering Dal-Baati-Choorma experience.



## WhizConnect 2.0 – South Mumbai

**Opportunities Infinite. Professional Growth Through Purposeful Connections.**

A platform where meaningful introductions transformed into lasting professional opportunities and trusted relationships.



## WhizConnect 2.0 – North West

**Insight, Integrity & Innovation in Finance**  
 Strengthening professional networks by sharing valuable contacts, meaningful referrals, and collaborative growth opportunities.



## Box Cricket League 3 – The Trophy of Boundless Excellence

An energetic sporting celebration where professionals from diverse streams connected, competed, and created unforgettable memories together.



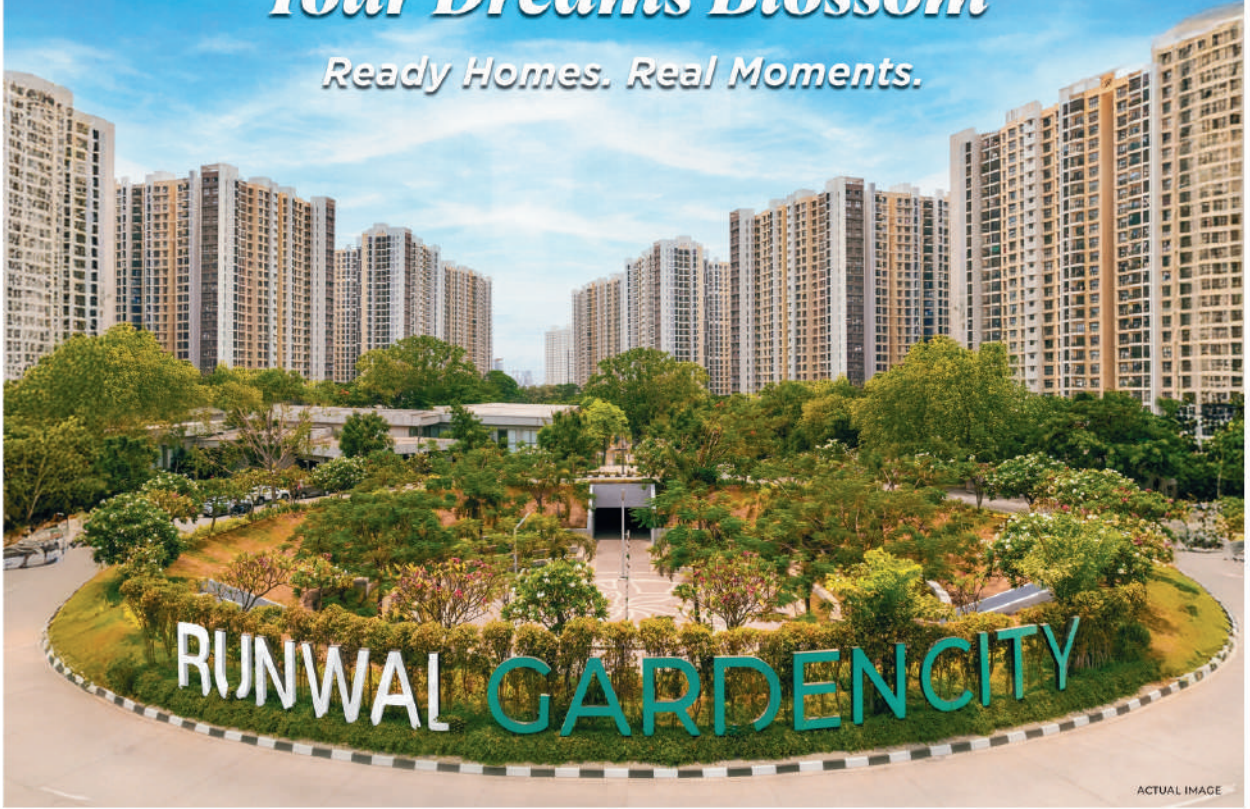
## Seva Beyond Supplies: JCAF Punya SIP's Anna Daan Seva

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### **Blanket Distribution Drive – Extending Warmth Where It Matters Most**

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### **Pedaling Together: Night Cyclothon**

The cool breeze of Mumbai’s Coastal Road, the vibrant city lights, and the warmth of friendships built through every mile together.



### **Box Cricket Tournament: A Celebration of Togetherness**

Cricket — often called India’s second religion — became the perfect medium for camaraderie, sportsmanship, and pure joy.



### **Steps Toward Wellness: A Walk of Health & Harmony**

Refreshing mornings filled with fitness, conversations, and meaningful connections among fellow members.



### **Power Play of Professionals: Cricket, Camaraderie and Community – Jain Professionals League 2026 Finale**

Celebrating the spirit of sportsmanship, teamwork, and unity as Jain professionals come together beyond the boardroom.



### **Celebrating Achievement: Jain CA Felicitation Ceremony**

A prestigious initiative to honour and recognize the remarkable achievements of Jain Chartered Accountants across diverse fields.



### **Family Get-Together: Celebrating Bonds Beyond Profession**





A heartwarming gathering bringing together Jain CA families to strengthen relationships, create joyful memories, and celebrate togetherness.



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### Smash, Serve & Score: Pickleball Tournament 2026

An energetic sporting event uniting professionals through the excitement of pickleball, encouraging fitness, teamwork, and healthy competition.



### Sunrise Serenity: Morning Yoga & Wellness Experience

A refreshing journey of mindfulness and inner balance, bringing together individuals to embrace wellness through the power of yoga.



### Jal Seva on Mahavir Janma Kalyanak: Serving with Devotion & Compassion

A humble initiative dedicated to offering water seva on the auspicious occasion of Mahavir Janma Kalyanak, reflecting the values of kindness and selfless service.



### Heritage Walk to the Jain Derasar: Rediscovering Spiritual & Cultural Legacy

A meaningful journey through the rich heritage of Jain traditions, architecture, and spiritual values at the revered Jain Derasar.



### Dharmik Collection Drive: Preserving Faith Through Seva

An initiative to collect and distribute Jain dharmik items, promoting spirituality, seva, and preservation of traditions.



### Tax Talk: Decoding the New Income Tax Landscape

An insightful knowledge session focused on understanding the evolving income tax framework, recent amendments, and their practical implications.

## **Acharya Shri Naypadma Sagar Suriiji M.S.**

श्री जैन. सी. ए. फेडरेशन परिवार,  
शुभ आशीर्वाद।

विशेष फाउंडेशन दिवस की शुभ-शुभ शुभकामनायें।

जिस सफलता के साथ अपना संगठन आगे बढ़ रहा है, वह देखकर अत्यन्त आनन्द हो रहा है। सेवा के कार्यों में एवं धर्म-अध्यात्म में आप सभी निरन्तर आगे बढ़ते रहें, ऐसे शुभाशीष।

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§ जैन चार्टर्ड एकाउंटेंट फेडरेशन (JCAF) के §  
स्थापना दिवस एवं वार्षिक महोत्सव की बहुत-  
बहुत शुभकामनाएं और बहुत-बहुत मंगल  
आशीर्वाद JCAF दिन दूनी रात चौगुनी प्रगति  
करें एवं समाज की सभी आकांक्षाओं की पूर्ति  
करें इन्हीं शुभकामनाओं के साथ §





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**Park Hospital** Advanced Super Specialty **Park Hospitals**



**BIKAJI** **Bikaji**



**STYLE BAAZAR** **Style Baazar**



**ACUTAAS** Acutaas Chemicals (Ami Organics)



**MIDWEST** **Midwest**



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## Vidhushi Aryaa Mayna Shreeji M.S.

जैन चार्टर्ड अकाउंटेंट्स फेडरेशन के स्थापना दिवस पर आप सभी श्रावकों को मेरी शुभकामनाएँ। यह मंच न केवल व्यावसायिक प्रगति का माध्यम है, बल्कि जैन सिद्धांतों-अहिंसा, सत्य और अपरिग्रह-को जीवन में उतारने का भी प्रेरक स्रोत है। आप सभी ज्ञान, संयम और सेवा के पथ पर आगे बढ़ते रहें। समाज और राष्ट्र की सेवा में आपकी भूमिका सराहनीय है। इस पावन अवसर पर यह संकल्प लें कि आत्मविकास के साथ-साथ समाजकल्याण में भी योगदान दें।  
धर्मलाभ।



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# WELCOME MESSAGE

It gives me immense pride and satisfaction to extend my heartfelt greetings to all members of the Jain Chartered Accountants Federation on the auspicious occasion of our 12th Foundation Day. Since its inception in 2014, JCAF has grown into a vibrant and dynamic professional body, uniting more than 7,000 members across India and abroad. This remarkable journey reflects not only our collective strength as professionals but also our shared commitment to ethical values, continuous learning, and community service.

The theme for this year, “Indian Economy and Wealth Creation 2047,” is both timely and forward-looking. As Chartered Accountants, we play a pivotal role in shaping the financial backbone of the nation, and our expertise, when guided by integrity and vision, can significantly contribute to India’s journey towards becoming a global economic powerhouse.

JCAF has consistently fostered a culture of professional excellence, collaboration, and community service. We provide our members with access to valuable resources, including specialized training, workshops, and mentorship programs led by industry experts, which are crucial for nurturing professional growth and capabilities. Our structured mentorship aims to enhance performance, develop careers, provide counseling, and share knowledge. We also actively support our members' financial interests through initiatives like the Bank Loan Scheme, offering concessions on interest rates and processing fees, and facilitating loans at the lowest possible margin rates for micro-enterprises, small businesses, and women entrepreneurs. Additionally, we maintain a Knowledge Bank with a monthly newsletter and a due date compliance calendar to keep members informed and on track.

At its core, JCAF is dedicated to striving for socio-economic empowerment, value-based education, community welfare, compassion, global friendships, and spiritual upliftment for all. This commitment is rooted in the visionary dream of Guruji Naypadmasagarji Maharaj Saheb, whose guidance inspires us to promote excellence, independence, and integrity in our professional duties. We aim to uphold the highest levels of Jain ethics, principles, and good governance in the profession.



**CA M.G. Bhandari**  
*Chairman*

Looking ahead, we are committed to expanding our footprint nationwide. I sincerely urge all our esteemed Senior Professional brothers to join hands with our enthusiastic young members in establishing and nurturing JCAF chapters in every city. Your initiative is key to fostering growth, unity, and success nationwide, and we assure you of unwavering support and guidance in this endeavor.

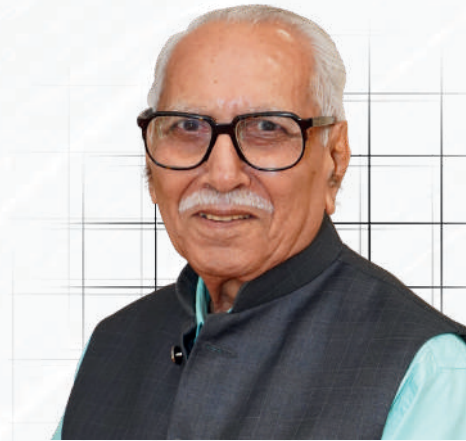
The coming year promises a powerful lineup of exciting activities to empower, recognize, and support our members. This includes the publishing of our Members Directory, a Mega Conference, Kshamayachana Divas (Day of Forgiveness), and the prestigious JCAF Excellence Awards. We are also planning for the felicitation of New CAs, engaging brainstorming programs, and providing financial assistance to needy CA students. Through our continued dedication, JCAF will remain a vibrant platform—a Kalpavriksha—for professional and social advancement. Let us move forward, united in our mission, to make a positive impact on society and collectively shape a brighter future.

It gives me immense pleasure to extend my warm greetings to all members, stakeholders, and well-wishers on the occasion of the publication of this Souvenir, commemorating the 12<sup>th</sup> Foundation Day of the Jain Chartered Accountants Federation (JCAF).

Since its inception in 2014, with 100 members JCAF has grown remarkably into a vibrant professional network of over 7,000 life members spread across India and abroad, with 14 active chapters. This journey reflects our collective commitment to professional excellence, continuous learning, and meaningful contribution to society.

The theme for this year's conference, "Indian Economy and Wealth Creation 2047 for Chartered Accountants," is both timely and forward-looking. As India progresses towards becoming a global economic powerhouse, Chartered Accountants will play a pivotal role in shaping financial integrity, innovation, and sustainable growth. This theme inspires us to align our vision with the nation's aspirations.

I would also like to highlight the growing prestige of the JCAF Awards, which have now become a benchmark of excellence within the CA community. These awards celebrate outstanding achievements, recognize leadership, and inspire professionals to strive for greater heights.



## **CA Shantilal Kochar**

*President*

On this significant occasion, I express my heartfelt gratitude to our members, the Advisory Board, the Governing Board, and the entire team whose dedication and tireless efforts have been instrumental in JCAF's success. I also extend sincere thanks to our benefactors and supporters for their continued encouragement and trust.

As we celebrate this milestone, let us reaffirm our commitment to professional growth, ethical practices, and community service. I convey my best wishes for the grand success of the Foundation Day celebrations and for the continued progress of JCAF.

Warm regards,  
**CA Shantilal Kochar**  
**President**

Our much-awaited JCAF Foundation Day returns with renewed enthusiasm, excitement, and excellence—bringing us all together for a grand celebration. We are delighted to invite you to this prestigious full-day event on Sunday, 17th May 2026, at the Sapphire Dome Brahma Mahesh Convention Centre, Malad (W), Mumbai.

The day promises to be truly enriching and memorable, featuring:

- Eminent Speakers
- Insightful Panel Discussions
- The annual Awards Ceremony
- A Musical Evening

The highlight of the celebration will be the gracious presence of our revered Founder, Acharya Naypadmasagar M.S., along with Vidushree Menashriji, making the occasion even more special and inspiring.

This is a golden opportunity to connect and engage with 2000+ Chartered Accountants under one roof. Remember, “Network is Net Worth”—so don’t miss this incredible chance to build meaningful relationships and grow together.

Let us come together on this special day to celebrate the spirit of JCAF with pride and unity. Looking forward to your gracious presence!

“Milkar bane jo rishton ka dhaaga, wahi asli pehchaan hoti hai, Manch par milkar badhe jo kadam, wahi safalta ki udaan hoti hai.”

**GOD BLESS!!!**



**CA Pradip Kapadia**  
*I<sup>st</sup> Vice President*



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It is with profound joy and immense pleasure that I extend my heartfelt greetings and warmest best wishes to every esteemed member of the Jain Chartered Accountants Federation (JCAF) as we gather to celebrate the auspicious occasion of our Foundation Day. This day is a significant milestone that marks the enduring legacy and remarkable journey of our Federation.

JCAF has flourished into a dynamic and vibrant platform, successfully uniting professionals under a powerful, shared vision—one rooted in professional excellence, unwavering ethics, selfless service, and a deep sense of social responsibility. Our efforts over the years have been comprehensive and impactful. Beyond strengthening crucial professional networking among CAs, the Federation has consistently contributed meaningfully to vital areas, including nation-building, community welfare, guidance for the youth, and championing value-based leadership across all sectors.

This Foundation Day is a moment of profound pride and reflection for all members. It stands as a powerful testament to the dedication, unity, and tireless efforts of our visionary founders, dedicated office bearers, and committed members. Their continuous hard work and devotion are the bedrock upon which JCAF has been taken to unprecedented heights of success and recognition.

As distinguished professionals, the obligation to uphold the highest standards of integrity, transparency, and trust in every sphere rests firmly on our shoulders



## CA Amritlal Porwal

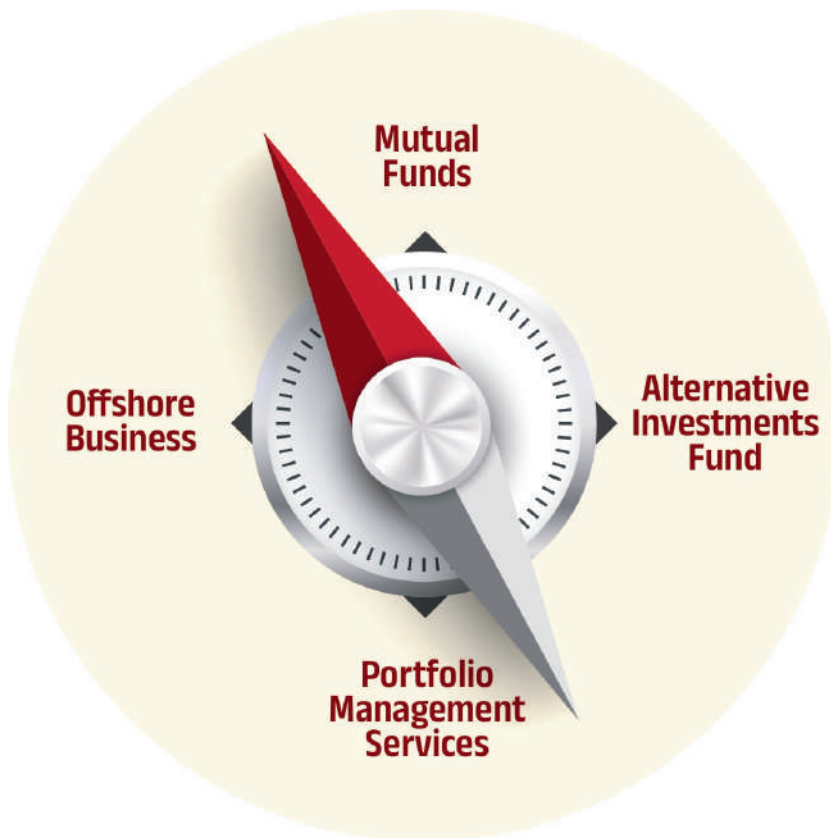
*2<sup>nd</sup> Vice President*

We draw deep inspiration from the timeless principles of Jainism—discipline, non-violence, compassion, and selfless service. May we collectively continue to empower society through the judicious application of knowledge, strict adherence to ethical practices, and an unwavering commitment to collective progress.

Finally, I convey my deepest and most sincere appreciation to the organizing team for their truly commendable efforts in ensuring this Foundation Day celebration is both memorable and deeply meaningful. I also extend my very best wishes for the grand success of the forthcoming souvenir publication. May the Jain Chartered Accountants Federation continue to grow stronger, illuminating the path forward, and inspiring generations of future professionals.

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Dear Esteemed Members, Volunteers, and Fellow Jain Chartered Accountants,

As we celebrate the spirit of unity and professional excellence, I am thrilled to reflect on JCAF's remarkable journey. JCAF now stands tall with 14 dynamic chapters across India, from bustling hubs like Mumbai and Ahmedabad to emerging centers, underscoring our commitment to bridging Jain CAs and creating localized platforms for knowledge exchange.

Our membership has surged past 7,500 registered professionals, a powerful testament to the trust within our community. Fueling this growth are over 200 dedicated volunteers who are tirelessly working towards JCAF's expansion, with a vision to extend our footprint internationally and connect peers worldwide through innovative events and digital forums.

For young CAs, JCAF is a goldmine for networking and accelerating your professional trajectory. You can build lasting connections with mentors and gain crucial insights into practical challenges like tax compliance, audit strategies, and corporate finance through our workshops and peer meetups. For senior CAs, this is your platform to give back, offering guidance on evolving regulations, valuation techniques, and investment strategies. Simultaneously, our events ensure you stay razor-sharp on the latest developments, from Income Tax and GST updates to global economic trends.



**CA Jayesh Kala**  
*3<sup>rd</sup> Vice President*

None of this success would be possible without our visionary leadership. My deepest gratitude goes to our Apex President, CA Shantilalji Kochar, whose foresight in founding JCAF has fostered a sense of family and purpose. Heartfelt thanks to Vice President CA Pradipbhai Kapadia and CA Amritbhai Porwal for shaping our core activities, to Treasurer CA Vidhyut Jain for ensuring seamless fund availability, and to Secretary CA Punit Mehta, whose execution prowess turns visions into reality.

JCAF is more than an association—it's a movement. Let's continue expanding, networking, and uplifting one another. Join hands, contribute your talents, and be part of this global Jain CA redraft.

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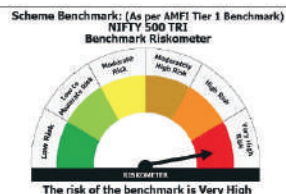
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As many of you know, our esteemed Guruji often shared wisdom that guides our mission, emphasizing a powerful call to action: “If four people can come together for a wrong cause, why can’t forty good people come together for a noble one?” This Foundation Day fully embodies that noble spirit of unity, relentless positivity, and sincere togetherness. The core purpose of this event is to provide a vibrant platform to meet and interact with fellow professionals, strengthen vital relationships, involve our beloved

families in this important bonding journey, and create new connections that will blossom into lifelong friendships and significant professional opportunities.

Keeping our principles at heart, we ensured this year’s grand celebration is also planned with a strong, mindful commitment to a sustainable approach. We have made conscious, tangible efforts to significantly reduce disposable and plastic usage, upholding our responsibility to the environment. I warmly invite every member and their families to take a moment to visit the dedicated JCAF exhibition stall. Please engage with our volunteers to learn more about the wonderful initiatives, social programs, and diverse activities our organization proudly continues to undertake for the benefit of the community and the profession. As General Secretary – APEX, I wholeheartedly welcome you and your loved ones. Your generous presence, enthusiastic participation, and thoughtful suggestions are the lifeblood that makes JCAF stronger and more meaningful with every passing year.



**CA Punit Mehta**  
*General Secretary*



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Jai Jinendra,

As Mahatma Gandhi said “**The best way to find yourself is to lose yourself in the service of others**”. I am proud to share that JCAF members at both Apex and Chapter levels have truly lived this spirit over the last year.

We have grown from 4200 members to 7200 Members across globe in last one year. Through our networking concept amongst members, **Whizconnect**, JCAF has able to form 3 chapters now, South Mumbai, North West Mumbai and Ahmedabad generating crores of business amongst the members.

Our commitment to help the society at large has grown in last one year, JCAF Apex has till date conducted **128 Blood Donation Camps** and collected 11180 Units which goes to help **40000 plus individuals**. JCAF Apex had started a unique initiative of helping people through its initiative of **Punya SIP**, under this initiative 50 individuals (Both JCAF members and others) are contributing a fixed amount every month. We have undertaken grocery requirement of one old age home and an orphanage at Virar, Mumbai. We are also contributing to one gaushala on a monthly basis.

On professional front, CA Job Community has connected more than 6500 CA’s and has significant impact on professionals across,



**CA Vidhyut Jain**  
*Treasurer*

many JCAF members has benefited out of this initiative.

JCAF Apex has also started a new category of Founder Chief Patron where we already have 15 members enrolled for the same.

I would like to welcome all of you to this celebration of 12<sup>th</sup> Foundation Day of JCAF and encourage all to be part of any or all of above initiatives of JCAF.

Warm regards,  
**CA Vidhyut Jain**  
**Treasurer – JCAF Apex**  
**Founder Chief Patron Member**

# FOUNDER CHIEF PATRON



**Dr. CA Amit J Jain**



**CA Amrit Porwal**



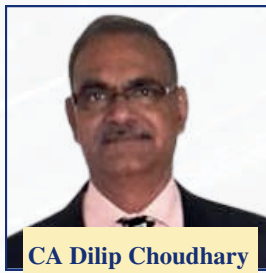
**CA Aruna Dhanesh**



**CA Avinash Jain**



**CA D.K. Surana**



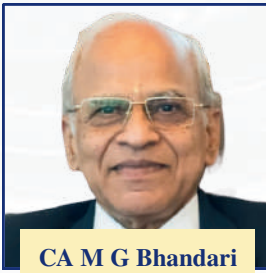
**CA Dilip Choudhary**



**CA Dilip Kothari**



**CA Jayesh Kala**



**CA M G Bhandari**



**Dr. CA Pradip Kapadia**

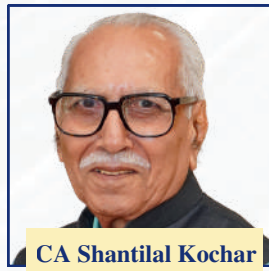


**CA Punit Mehta**



**CA Rakesh Doshi**

# FOUNDER CHIEF PATRON



## Benefits of Patron Member

Benefits of Founder Chief Patron	Benefit for Chief Patron Members
<ul style="list-style-type: none"> <li>• In the Advisory Board 50% members will be appointed from Founder Chief Patron.</li> <li>• In the Governing Board Members up to 10% members will be from Founder Chief Patron.</li> <li>• Special seating arrangements in Big Event, Meeting and Program.</li> <li>• Special Meeting/Events will be organized for Founder Chief Patron members only (once in a year)</li> <li>• Voting Right in the AGM.</li> </ul>	<ul style="list-style-type: none"> <li>• In the Advisory Board 20% members will be appointed from Chief Patron.</li> <li>• In the Governing Board Members up to 10% members will be from Founder Chief Patron.</li> <li>• Special seating arrangements in Big Event, Meeting and Program.</li> <li>• Special Meeting/Events will be organized for Chief Patron members only (once in a year).</li> <li>• Voting Right in the AGM.</li> </ul>

# ADVISORY BOARD



**CA M.G. Bhandari**  
*Chairman*



**CA Aruna Dhanesha**



**CA Atul Bheda**



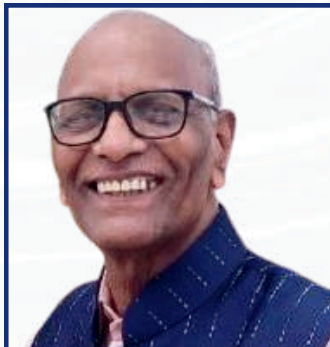
**CA D. K. Surana**



**CA Dilip Choudhary**



**CA Dilip Kothari**



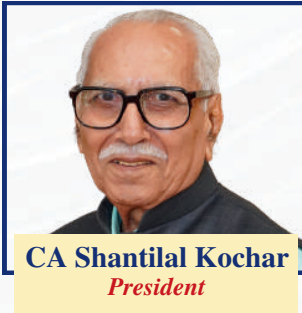
**CA Ghewarchand  
Bothara**



**CA Khubilal Rathore**

# APEX GOVERNING BOARD

## OFFICE BEARERS



## ZONE CHAIRPERSON



## *APEX COMMITTEE CHAIRPERSON*



**CA Amit Ashok Jain**  
*WhizConnect (Chairman)*



**CA Amit Jugraj Jain**  
*Punya SIP*



**CA Ankit Sanghavi**  
*Sports*



**CA Atul Mehta**  
*Job*



**CA Barkha Kothari**  
*Women Empowerment*



**CA Bhavya Kala**  
*Youth Empowerment*



**CA Harsha Kochar**  
*Fund Raising*



**CA Kailash Shah**  
*Sustainability*



**CA K.B. Kothari**  
*Scholarship*



**CA Mahavir Jain (Thane)**  
*Matrimonial*



**CA Mittal Shah**  
*Dharma Charcha*



**CA Mukesh Solanki**  
*Opening New Chapter/  
National Residential Conference*



**CA Nirav Saiya**  
*V.I.P. Forum*



**CA P.C Bhandari**  
*Jin Shasan Seva*



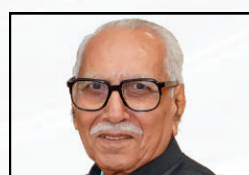
**CA Pankaj K. Jain**  
*Representation*



**CA Rahul Lohade**  
*C.A. Students Welfare*




**CA Rovin Kothari**  
*WhizConnect (Vice Chairman)*



**CA S.A. Kochar**  
*Editorial Board*




**CA Shardul Shah**  
*Professional Development*



**CA Subhash Lodha**  
*International Conference*



**CA T.C. Baphna**  
*Public Relation*



**CA Vinod Jain**  
*Charitable Activities*

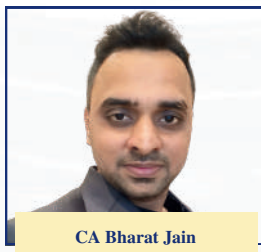


**CA Vivek Shah**  
*International Chapter Opening*

## OUR STRONG BACKEND



## CONFERENCE COORDINATORS







# FOUNDATION DAY SPEAKERS



**CA Navneet Munot**

Under his guidance, HDFC AMC commands an impressive scale, managing assets that exceed ₹9 lakh crore across various asset classes for over 1.5 crore individual and institutional investors.

Mr. Munot's significant influence extends across the regulatory and educational landscape of the financial sector. He is currently on the Board of AMFI, having previously served as its Chairman from 2023 to 2025. Additionally, he actively contributes to committees and working groups established by regulatory bodies such as SEBI and IFSCA.

His commitment to capacity building is highlighted by his dedicated role as a board member of the National Institute of Securities Markets (NISM), an institute founded by SEBI to enhance quality standards in securities markets. He also shares his expertise as a board member of the Bombay Chambers of Commerce and Industry (BCCI).



**Naresh salecha**

Shri Naresh Salecha, a 1984 batch IRAS officer, began his tenure as Member (Technical) of the National Company Law Appellate Tribunal (NCLAT) on May 17, 2022, following his service as Member (Finance), Railway Board, and Ex Officio Secretary to the Government of India.

Boasts over 40 years of experience, Shri Salecha is an expert in public policy, public finance, corporate finance, and infrastructure development. He holds degrees in Commerce, Law, and an MBA.

Throughout his career, he has held numerous critical roles. He was instrumental in introducing accrual accounting for Indian Railways—a first for the Central Government—during his time as Mission Director and Advisor. He also significantly contributed to the Dedicated Freight Corridor projects as Director (Finance) and CFO of DFCCIL.

His diverse experience includes developing the policy framework for public-private partnership projects in ministries like Urban Development. He has served as a Government Director for PSUs such as DMRC, IRCTC, and NBCC, and was crucial in the initial IPO of the Indian Railway Finance Corporation Ltd. (IRFC). Shri Salecha has also represented India in international negotiations at the WTO and IMO.

**SANTOSH BHOSALE**

Dr. Santosh Bhosale is a Convergence and Social Impact Strategist with over 15 years of experience in building high-impact, multi-stakeholder development ecosystems. He currently serves as Strategic Advisor (J.S. Rank – Lateral Entry) to the Office of the Deputy Chief Minister of Maharashtra, leading convergence initiatives that bring together government, industry, academia, and communities.

A medical graduate from Maharashtra University of Health Sciences (MUHS), Nashik, he has led innovative initiatives across healthcare, education, rural livelihoods, climate sustainability, and digital inclusion since 2010.

His impact includes mobilizing over USD 750 million in CSR funding and resources, empowering 100,000+ frontline health workers across Maharashtra, supporting 70,000+ girl students through mobility scholarship initiatives, facilitating 5,000+ surgeries, and strengthening 21+ public institutions.

He has collaborated with leading organizations including Tata Trusts, Capgemini, Temasek Foundation, and the American India Foundation. His work is driven by the belief that sustainable impact is created by building strong ecosystems rather than isolated interventions.

**ANUJ JAIN**

Anuj Jain possesses a strong academic foundation, holding a B.Tech in Computer Science from NIT Kurukshetra (2004) and an M.A. in Economics from the Delhi School of Economics (2009).

By 2014, his career was marked by diverse, high-level experience, including work with the United Nations Council for Trade & Development (UNCTAD), a tenure at HSBC, and presenting before the Parliamentary standing committee regarding the foreign trade amendment bill. This breadth of experience cultivated a profound interest in International Trade, which led to his subsequent role with Mumbai Customs.

In 2015, while maintaining a professional focus on international trade compliance, he developed a deep personal passion for artificial intelligence. This dual focus highlights a career path merging technical, economic, and regulatory expertise with a keen interest in emerging technology.



### **GURMEET CHADHA**

Gurmeet Chadha, Co-Founder of Complete Circle Capital Private Limited, is a veteran of the financial industry, bringing over 25 years of expertise in Private Wealth Management, Banking, and Mutual Fund Distribution. Since 2015, he has focused on building Complete Circle Capital into a high-quality, genuinely digital, and client-centric boutique wealth management organization that delivers comprehensive financial solutions.

Before establishing the firm, Mr. Chadha held pivotal roles in the banking and asset management sectors. At Citibank, he served as Vice President and Investments Head for the Northern Zone, where he dramatically increased the Assets Under Management (AUM) from ₹3600 crores to ₹6000 crores in just three years. His career also spans seven years in the asset management industry, including a role as the Regional Head for the Greater Mumbai diaspora at Reliance Mutual Fund. Gurmeet's proven product creation talents, combined with his deep expertise in Debt and Equity Investing Markets, leverage his wealth of retail, corporate, and entrepreneurial experience, positioning him as a highly renowned figure in the Banking and Wealth Management industry.



### **HARISH KRISHNAN**

**CIO - Equity, Aditya Birla Sun Life AMC Limited**

Mr. Harish Krishnan serves as the Company's Chief Investment Officer - Equity and is an esteemed panelist. He brings approximately 21 years of experience in the Asset Management Industry, covering both domestic and international markets.

Before assuming his current leadership role, which he initially joined as Co-CIO and Head Equity, he had a significant tenure of over a decade at Kotak Mutual Fund as Senior Fund Manager - Equity. His international experience includes managing offshore funds for Kotak Mahindra (UK) Limited, where he was based out of Singapore and Dubai, showcasing his global market exposure.

Mr. Krishnan holds a bachelor's degree in engineering from the Government College, Trichur, and a Post Graduate Diploma in Business Management (PGDBM) from IIM Kozhikode. He has also earned the prestigious CFA designation from the CFA Institute, USA, further solidifying his investment expertise.



### **HARSHAD BORAWAKE**

Mr. Harshad Borawake joined Mirae Asset Mutual Fund in December 2016 and currently serves as the Head of Research. He has an extensive professional background spanning over 19 years across diverse industries, including Financials, Oil & Gas, Logistics, and Aviation.

His core responsibilities at Mirae Asset include strengthening the overall research and investment processes, with a specific focus on sectors such as Financials, Oil & Gas, and the Economy. Before joining Mirae Asset, he held the position of Vice President (Research) at Motilal Oswal Securities and worked as a Research Analyst - Equity at Capmetrics & Risk Solutions.

Academically, Mr. Borawake holds a Bachelor in Engineering and an MBA in Finance. He actively manages several key funds, including the Mirae Asset Aggressive Hybrid Fund, Mirae Asset Balanced Advantage Fund, Mirae Asset Equity Savings Fund, and Mirae Asset Multi Asset Allocation Fund.



### **CA JEENENDRA BHANDARI**

CA Jeenendra, also known as JB, is a Partner at MGB, a professional services firm with a 46-year history, comprising over 400 people across six offices in India and Dubai. Mr. Jeenendra holds both a CA designation and a CPA from the USA. He left Authur Andersen to join MGB, his family firm, contributing significantly to its growth.

His leadership roles in various organizations highlight his strong commitment to business and youth development. He previously served as Chairman of Young Indians (the youth wing of CII), Chairman of the 'Young Leaders Forum' (the youth wing of IMC), and Chairman of the Board of Advisors for AIESEC, a global students' body operating in over 125 countries.

Currently, Mr. Jeenendra is the Chairman of the JITO Incubation & Innovation Foundation (JIIF) for the FY 2024-2026 term, demonstrating his ongoing dedication to fostering innovation and entrepreneurship.



**JAIN CHARTERED ACCOUNTANTS FEDERATION**

# Foundation Day 2026

 **Sunday,**  
**17th May 2026**
 **9:00 am to 9:00 pm**
 **Sapphire Dome,**  
**Brahma Mahesh Ground,**  
**Goregaon West, Mumbai**

*A day of knowledge, networking and growth towards a brighter future.*

## AGENDA

TIME	AGENDA	TIME	AGENDA
8:30 am to 9:30 am	Registrations   Breakfast   Networking	2:00 pm to 2:30 pm	Eminent Speakers
9:30 am to 9:40 am	<b>Dr. Santosh Bhosale</b> Discussion High Impact Social Venture projects. <ul style="list-style-type: none"> <li>• Minority Support</li> <li>• Climate Change initiatives</li> <li>• Health ecosystem</li> </ul>	2:30 pm to 4:00 pm	<b>Honoring Excellence:</b> <b>JCAF Award Ceremony</b>
9:40 am to 10:30 am	Opening Ceremony	4:00 pm to 5:00 pm	JCAF Chapter Award Ceremony
10:30 am to 11:00 am	<b>Keynote Speaker:</b> CA Navneet Munot - MD & CEO, HDFC AMC Indian Economy and Wealth Creation 2047	5:00 pm to 5:30 pm	Param Pujya Acharya Shri Nay Padma Sagar Surishwarji Maharaj Saheb (Blessings/Inspiration & the way forward)
11:00 am to 11:40 pm	Panel Discussion: Investing in Equities for 2047	5:30 pm to 7:00 pm	Chowihar & Networking
11:40 pm to 12:20 pm	Eminent Speakers	7:00 pm Onwards	Bhajan Jamming - CA Devansh Doshi
12:20 pm to 1:00 pm	Param Pujya Acharya Shri Nay Padma Sagar Surishwarji Maharaj Saheb (One Vision, Many Federations, Jain Path Forward)		
1:00 pm to 2:00 pm	Lunch & Networking		

**Be Part of a Legacy. Be Part of JCAF.**  
 Let's Build a Better Tomorrow, Together!

## All India Chapter Committee

Name	Designation	Phone	Email Id
<b>Apex</b>			
CA Shantilal Kochar	President	9869419370	sak@kocharassociates.com
CA Punit Mehta	General Secretary	9833861090	punit1mehta@gmail.com
CA Vidhyut Jain	Treasurer	9892414386	jainvids@hotmail.com
<b>Ahmedabad</b>			
CA Parimal Shah	President	8980814999	parimal_vidhi@yahoo.com
CA Vishal Khandhar	Gen. Secretary	9428101262	vishal.khandhar@rmvassociates.com
CA Hemendra Shah	Treasurer	9157085588	hjshahandco@gmail.com
<b>Akola</b>			
CA Ramesh Choudhari	President	9422160430	rcachaudhari@rediffmail.com
CA Ankit Mehta	Gen. Secretary	8097748584	ankit_mehta96@live.in
CA Pratik Shah	Treasurer	9823188919	capratikshah07@gmail.com
<b>Malwa</b>			
CA Apurv Kansal	President	9827205947	apurvkansal@yahoo.co.in
CA Pushkar Jain	General Secretary	8085668800	pushkarjain17@gmail.com
CA Akshay Vijawat	Treasurer	9691988781	ca.akshayvijawat@gmail.com
<b>Mid Town Mumbai</b>			
CA Mrinal Mehta	President	9820792762	mrinal.vmc@gmail.com
CA Abhay Sakaria	General Secretary	9821876621	abhaysakaria@gmail.com
CA Jitesh Jain	Treasurer	9821728721	jiteshsjain07@gmail.com
<b>Mira-Bhayander</b>			
CA Nitesh Kothari	President	9833860870	nmkotharica@gmail.com
CA Lokesh Kothari	General Secretary	8108484120	lokeshkothari93@gmail.com
CA Piyush Jain	Treasurer	7666694800	jain.pk.24@gmail.com
<b>Navi Mumbai</b>			
CA Dharmendra Shrimal	President	9324093291	dharmendra_shrimal@rediffmail.com
CA Manoj Bafna	Gen. Secretary	9867610770	manoj.bafna@ril.com
CA Nilkhil Pagariya	Treasurer	9172327800	canikhilp@gmail.com
<b>North Mumbai</b>			
CA Nimisha Shah	President	9819847170	nbshah2312@gmail.com
CA Ankoor Kalika	General Secretary	9819294057	kalika.ankoor27@gmail.com
CA Deepak Mehta	Treasurer	9820085955	brainunique@rediffmail.com
<b>North West Mumbai</b>			
CA Sheetal Sethi	President	9320055966	yshetu@gmail.com
CA Bhadresh Shah	Gen. Secretary	9821328898	bhadresh.bss@gmail.com
CA Goutam Jain	Treasurer	9833416790	goutamsjain@gmail.com
<b>Pune</b>			
CA Mahavir Chanodia	President	9822757341	mahavir.chanodia@gmail.com
CA Pramod Gugale	Gen. Secretary	9422032049	pramodgugale@gmail.com
CA Sumit Mehta	Treasurer	9822845186	sumitmehta81@gmail.com
<b>South Mumbai</b>			
CA Mitesh Doshi	President	9833480282	miteshdoshica@gmail.com
CA Tejas Shah	General Secretary	9029214728	shethtejas.16@gmail.com
CA Akshay Suresh Jain	Treasurer	8655844524	akshaysakariya@ymail.com
<b>Surat</b>			
CA Chakresh Jain	President	9374441524	chakreshjain4u@gmail.com
CA Siddhi Parekh	Gen. Secretary	9429408022	ca.siddhiparekh@gmail.com
CA Rahul Bharatkumar Jain	Treasurer	9725302232	Ca_rahul_jain@yahoo.co.in

*With Best Compliments*

## Our Services

Management Consulting | Tax | Advisory  
Investment Banking | Investments | Wealth Management



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Email: info@krestonsg.com | info@ladderup.com

Web: www.krestonsg.com / www.ladderuptrustee.com | www.ladderupwealth.com / www.ladderupcorp.com

Kreston SG is a member of **Kreston Global**, 13th largest network of independent accounting firms worldwide

**Mumbai • Jaipur**



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**South Mumbai**

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- ✓ Authorization Module
- ✓ GST – Annex Report
- ✓ Address Book Module
- ✓ Prepaid Expense Module
- ✓ Group Company Outstanding Report
- ✓ Expense Wise / Vendor Wise / Month Wise Summary Report
- ✓ Biz Analyst (Mobile Application)



# ESTEEMED JURY



## **CA MOHANLALJI BHANDARI**

*Founder, MGB Group*

CA Mohanlalji Bhandari is founder of MGB Group, a respected full-service consulting firm. He began his independent practice in 1979, which has since grown into a 350-member organisation with office in six locations across India and in GIFT City Dubai. The firm provides a wide range of service including assurance taxation, cybersecurity, risk management, corporate finance, valuation and business advisory. His vision and leadership have positioned MGB as a trusted name in the professional service space.

## **CA NILESH VIKAMSEY**

*Past President, ICAI*

CA Nilesh Vikamsey is highly accomplished professional with decades of experience in accounting and finance. A member of ICAI since 1985, he joined a prominent firm as partner and led its audit division. He served as President of the Institute of Chartered Accountants of India in 2017-18, after being elected to the Central Council for three consecutive terms (2010-2029) In addition to his professional pursuits, he has been actively involved in various professional and social initiatives.



## **CA BHAVNA DOSHI**

*Founder Partner, Bhavna Doshi Associates LLP*

With over three decades of experience, CA Bhavna Doshi is a leading authority in taxation, corporate restructuring, and regulatory advisory. A former partner at KPMG India, she has served as an independent director on the board of several listed companies. Her association with ICAI spans key leadership roles, including Chairperson of the WIRC, Regional Council Member, and Central Council Member. Her contributions have been instrumental in shaping professional discourse and policy in the CA fraternity.



**CA T.P. Ostwal***Senior Partner, T.P.Ostwal and Associates LLP*

CA T.P. Ostwal is a globally recognised expert in international taxation and transfer pricing. A Chartered Accountant since 1978, he played a foundational role in introducing Transfer Pricing Regulations in India. He serves on the UN Subcommittee on Transfer Pricing for Developing Countries and teaches International Taxation for LLM students at Vienna University. Ranked among the top 50 global tax professionals by a leading UK publication, he also serves as an Independent Director on various corporate boards.

**CA D. K. Surana***Founder, Chairman; Managing Director of Intensive Fiscal Services Pvt. Ltd.,*

Under his leadership, Intensive Fiscal Services Pvt Ltd., a SEBI-registered Category-I Merchant Banker, has successfully concluded over 144 transactions, exceeding \$6 billion, across PE, IPO, M&A, and debt syndication, advising 300+ clients across India. A seasoned investor, his portfolio includes Waaree Energies, Bikaji Foods, Style Bazaar, Park Hospital, and Zepto. Recipient of the Marudhar Sanman (2024) and multiple national leadership awards, he remains deeply committed to education and social philanthropy through JITO, JCAF, JATF, Rotary, and various charitable trusts.

**CA Dilipkumar R. Choudhary***Senior Partner Choudhary and Kotian*

Mr. Dilipkumar R. Choudhary has been a distinguished member of the ICAI since 1981 and the ICSI since 1983. With over 45 years of multifaceted experience, he specializes in Direct Taxes, Commercial Arbitration, alongside expert consultancy in Accounting and Company Law. Beyond his professional excellence, CA. Choudhary is a dedicated philanthropist. His broad charitable initiatives include funding student education, sponsoring medical treatments, providing daily meals to over 100 individuals, and generously supporting socio-cultural organizations. He brings profound professional expertise and social commitment to the jury.

**CA Aruna Chhajed Dhanesha***Partner Chhajed; Doshi*

CA Aruna Chhajed Dhanesha is a fellow Chartered Accountant and the sole lady partner at Chhajed & Doshi, one of India's oldest CA firms. With over 25 years of experience, she specializes in Audit & Assurance, particularly within the BFSI sector, regulatory inspections, and advising Alternative Investment Funds (AIFs). She is a Director on the Board of JCAF and an FCP member. Committed to social contribution, she advises the Prayosha Foundation, advocating for girls' education and helping young women pursue their dreams. She also leads a committee at Prayosha to identify and support deserving students with scholarships.



# PAST AWARDEES

## LIFETIME ACHIEVEMENT AWARD



## WOMEN ACHIEVER AWARD



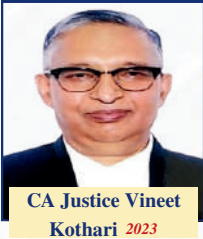
## PROFESSIONAL ACHIEVER



### MOST ACTIVE CA IN SOCIAL ACTIVITY



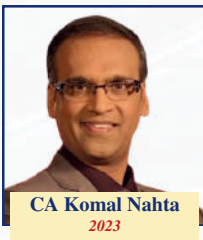
### PUBLIC SECTOR CONTRIBUTOR AWARD



### JCA YOUNG ACHIEVER AWARD



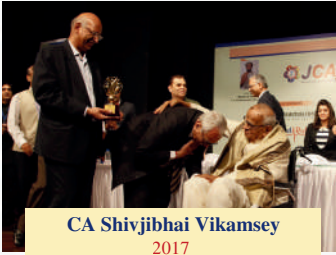
### JCA ENTREPRENEUR OF THE YEAR AWARD



### JCA JINSHASAN SEWAK AWARD



# GLIMPSE OF AWARDEES





**CA Pavan K. Jain**  
2025



**CA Rashmin Sanghavi**  
2017



**CA Kulinkant Luthia**  
2019



**CA Dr. Ashok Pagariya**  
2023



**CA Khubilal Rathore**  
2024



**CA Anil Jain**  
2025



**CA Mahaveer Singhvi**  
2019



**CA Justice Vineet Kothari**  
2023



**CA S. L. Jain**  
2024



**CA Harshal Shah**  
2019



**CA Siddharth Parakh**  
2023



**CA Kushal Lodha**  
2024



**CA Gandharv Tongia**  
2025



**CA Darshan Mehta**  
2019



**CA Komal Nahta**  
2023



**CA Amisha Vora**  
2024



**CA Kuldeep Jain**  
2025



**CA Atul Shah**  
2025

# AWARDEES 2026

## JCA LIFETIME ACHIEVEMENT AWARD



**CA RAMESH PHIRODIA**

CA Ramesh Phirodia is a highly respected Chartered Accountant, visionary educationist, and renowned philanthropist who has dedicated his life to professional excellence and social upliftment. With over five decades of distinguished practice in the field of Chartered Accountancy, he has earned immense recognition for his integrity, leadership, and commitment to society.

A firm believer in the transformative power of education, he established multiple educational institutions and charitable trusts to provide quality learning opportunities and support to students from diverse backgrounds. His remarkable contributions in the healthcare sector, including support for advanced medical facilities and community welfare initiatives, have positively impacted countless lives.

Through his visionary leadership, ethical values, and unwavering dedication towards nation-building, CA Ramesh Phirodia continues to inspire generations and remains a respected role model in the fields of education, healthcare, and social service.

## JCA PROFESSIONAL ACHIEVER AWARD - WOMEN

Appointed as Member Technical in the National Company Law Tribunal (NCLT), Kolkata, on January 7, 2025, she has extensive experience from finance and corporate law, detailed in Notification S.O. 132(E) by the Ministry of Corporate Affairs. Her background includes a decade with Big4 firms, serving as a Group Chief Financial Officer for a company She helped scale to a turnover of ₹300 crore with over 1000 employees across seven countries. Since 2016, She maintained an independent practice specializing in Insolvency & Bankruptcy, debt recovery, and restructuring.

Her appointment to the NCLT represents several historic firsts, strengthening diversity and inclusivity in corporate adjudication: She is the first Chartered Accountant woman, the first Insolvency Professional woman, the youngest woman Member, and the first Digambar Jain woman to hold this position.

As a Technical Member, she contributes to jurisprudential consistency and procedural efficiency by issuing well-reasoned, landmark orders that reinforce transparency under the Insolvency and Bankruptcy Code. Several decisions have been reported in leading publications like IBC Laws, guiding professionals nationwide. In recognition of her contributions and the breaking of institutional barriers, the ICAI honored her with the prestigious CA Women Excellence Award on February 1, 2026, in New Delhi.



**CA REKHA KANTILAL SHAH**

## **JCA PROFESSIONAL ACHIEVER AWARD - MEN**



**C.A. H. NEMKUMAR**

- Nemkumar H is a veteran financial services leader who became the Chief Growth Officer at IIFL Capital Services Limited in March 2025. Previously, he was appointed Managing Director of IIFL Securities in May 2024. A rank-holder Chartered Accountant, he joined IIFL in 2007, playing a key role in building its institutional equities and investment banking businesses
- Before joining IIFL in 2007, he spent nearly 10 years at CLSA as an equity analyst and Head of Research.

## **JCA YOUNG ACHIEVER AWARD**

- Namita Shah is the co-founder of Presolv360, A one-of-its-kind legal tech company specialising in online dispute resolution that solves for dispute resolution at scale. On the merit of its work, Presolv360 has been recognized among top 3 in Asia in the 'Outstanding Legal tech Entrant Award' category at the Tech Law Fest 2023. Presolv360 works with various businesses, courts and even government bodies in India, and has directly impacted over half a million people so far with over USD 1.2 billion dollars in dispute under management.
- Namita is a CA (gold medalist), CPA (USA) and LLB, and is an alum of Government Law College, HR College and Queen Mary School, Mumbai. She has also studied cybercrime management from the 'Asian School of Cyber Laws'. She is passionate about writing, learning, teaching and mentoring, and is a guest lecturer on technology, AI and dispute resolution across universities in India, and globally. She writes about her learnings through life and work under the brand 'eNpowering Minds'.



**CA NAMITA SHAH**  
**Presolv360- Co-Founder**

## **JCA SOCIAL SECTOR CONTRIBUTOR AWARD**



**CA CHANDRASHEKHAR  
LUNIYA**

CA Chandrashekhar Luniya is widely recognized as a social reformer with a professional foundation, whose work has led to enduring institutional changes in critical areas such as public health and education rights. His journey reflects a unique blend of:

- Pioneer of 108 Emergency Ambulance Service
- Conceptualized and initiated the 108 Ambulance Service in Pune
- Demonstrated a scalable and efficient model for emergency response
- Adopted by the Government of Maharashtra and subsequently implemented across India
- Today, the service acts as a lifeline for millions, especially in critical medical emergencies
- Reform in Hotel Management Education (Vegetarian Rights Movement)
- Advocated for the rights of vegetarian students in professional education
- Successfully enabled Veg-Only pathways in Hotel Management courses
- Ensured that students are no longer compelled to compromise on personal or ethical beliefs

## **JCA JINSHASAN SEVAK AWARD**

Devansh Doshi is a bright example for today's young generation. He is a successful Chartered Accountant (CA) who has been working in the finance department of a large global company for over 10 years. Even with a busy job, he gives a huge amount of his time and energy to Jainism and social service. Through his beautiful voice, his helping nature, and his strong online presence, he has connected thousands of young people back to their spiritual roots. Devansh is a famous singer and music director in the Jain community.

He uses music to make Jain teachings interesting for the youth. 200+ Songs: He has sung and directed more than 200 devotional songs (Bhaktigeet).

Live & Virtual Concerts: He is the lead designer of special Bhakti concerts made just to attract young people.

He has performed in almost every major city in India and has also done online concerts for Jains living abroad. Supporting Diksharthis: When people decide to take Diksha (renounce worldly life), Devansh supports them by organizing and performing at their programs. He even lets them use his personal recording studio for free so they can record their messages before taking Diksha.



**CA DEVANSH DOSHI**

## JCA ENTREPRENEUR OF THE YEAR AWARD

•Ujwal Pagariya is a visionary entrepreneur, philanthropist, and Chairman of the Pagariya Group — one of Central India's most prominent business conglomerates headquartered in Nagpur. Born in 1966

•After completing his Chartered Accountancy (CA) from Pune, Ujwal scaled the family's food grain trading business to remarkable heights before relocating to Nagpur in 2006 — a pivotal decision that would catalyse an era of bold diversification.

• Under Ujwal Pagariya's leadership, the Pagariya Group expanded from food processing and packaging into a diversified conglomerate spanning **hospitality, infrastructure, mining, retail, consumer goods, IT, healthcare, and building materials.**



**UJWAL PAGARIYA**  
 Chairman, Pagariya Group • Nagpur



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## Industrial Subsidies – A boon to business bottom line

*CA. Santosh H. Doshi*

In today's competitive environment, industrial subsidies are not merely "government benefits"; they are boardroom tools that can directly strengthen profitability, cash flow and return on capital employed. For entrepreneurs in Maharashtra, & particularly in the MMRDA & PMRDA Region, where land, rentals, salaries and utilities are major cost drivers, timely identification and disciplined claiming of subsidies can convert an otherwise marginal project into a bankable, scalable venture & can prove to be a strategic value creating projects if considered at the project-planning stage itself.

For granting industrial subsidies, Govt. of Maharashtra is providing support to specific industrial activities identified as a priority sector & thrust sector activities & the said list consists of units involved in manufacturing of 1) Advanced Materials, 2) Aerospace, Defence, Space Tech, Nuclear Tech and Shipbuilding, 3) Agro and Food Processing, 4) Automotive and Auto Components, 5) Battery and Energy Storage, 6) Chemicals and Petrochemicals, 7) Gems & Jewellery (including lab grown gems), 8) Machinery & Equipment Manufacturing, 9) Mineral-Based Industries, 10) Pharmaceuticals, Biotechnology, Med-Tech & Lifesciences, 11) Semi-Conductors Fabrication (FAB) including ESDM, 12) Smart Manufacturing (Industry 4.0 & 5.0), 13) Sustainable Manufacturing and Circular Economy, 14) Textile & Apparel (including Technical Textile, Sustainable Fabrics), 15) Solar Wafers, Green Hydrogen and Green Ammonia, 16) Footwear and Leather Products.

The above are priority sector business activities. However, an eligible unit can still obtain subsidy benefits even if the finished product of manufacturing unit is out side the above priority sector activities.

Moreover, these benefits are available to all scale of fixed capital investments set up in Maharashtra – be it micro / small / medium / large / mega / ultra mega scale & that too for new plants as well as for expansion of manufacturing capacities of existing plants.

Also, units engaged in certain service industries viz. units in 1) IT & ITeS Industry, 2) Tourism (including agri tourism & resorts), 3) GLOBAL Capability Centre (GCC), 4) Fintech Policy, 5) Animation, Visual Effects, Gaming, and Comics-Extended Reality (AVGC-XR) Policy are entitled subsidy benefits.

Moreover, for some eligible activities, women entrepreneurs or entrepreneurs with disabilities or SC / ST Entrepreneurs, units in agri-food product manufacturing line can get some additional subsidy benefits also.

The amount of subsidy that a unit can get as well as the time period within which the entitled subsidy benefit is to be consumed by the respective unit depends on combination of number of factors like location, investment scale of the unit, employment generated by the unit, finished product of the unit etc. The eligible unit can get subsidy (incentives) in the form of 1) stamp duty exemption on a) purchase of factory land deed b) bank term loan mortgage deed, 2) refund of SGST Output, 3) bank term loan interest subsidy, 4) power tariff subsidy, 5) exemption of electricity duty, 6) cash subsidy etc. etc.

The real message is clear : subsidy planning must precede project implementation. Factors like location of the unit, first / subsequent holder of MIDC plot, constitution, ownership, fund raising pattern, owned factory premise / lease factory premises, lease / conveyance timing and capex phasing, mix of employment, local hiring, export turnover, DSIR recognition, sector classification, asset invoices, first sale documentation etc. etc. can all influence eligibility.

In short, be it Andheri MIDC or Wagle Industrial Estate of Chakan MIDC or Navi Mumbai IT / ITeS units hub or any part of Maharashtra, your industrial unit / services providing unit may be eligible to get good amount of subsidy. & as these subsidies are not supposed to be repaid back to Govt., it directly adds to the bottom line of the business leading to healthy cash flow & financial position of an organization.



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## Future-Proofing your Wealth: Global Disruptions, Local Opportunities

The ongoing Middle East tensions highlight a simple reality - India cannot control global shocks, but it can control its preparedness. We've seen this before. Oil spikes lead to the same outcomes- **inflation rises, the rupee weakens, and macros come under pressure, margins contract.**

**Even at \$80–85 crude, the hit is sharp:**

+50 bps inflation, WPI ~5%, CAD ~1.6%, growth narrowing to ~6.3%, and a ₹1.6 lakh crore fiscal hit. Yields harden. Rupee feels the heat.

The real shift? Markets adjust. Businesses adjust. The bigger takeaway is that India's growth path remains intact - but the quality of that growth will now depend on **how well we reduce external dependencies.**

**Policy Shift: Self-Reliance Moves to the Centre**

We are likely to see:

- More **push on domestic energy production** and faster build-up of **strategic reserves**
- Stronger **incentives for renewables and alternative energy**
- Continued thrust on **manufacturing and import substitutions in staple categories**
- Focus on **critical minerals, mining, and supply chain security**

The market may or may not move uniformly. Stock and Sector selection will matter more than ever. **Where to Look Next?**

Some clear areas to watch:

**Defence: Opportunity, But Requires a New Lens**

Defence as a sector will remain in focus. But investors need to be careful about what they are buying. Modern warfare is changing. The Russia–Ukraine, Op Sindoor, Iran-Israel-USA conflicts have already shown that wars today are increasingly driven by Drones and Anti-Drones setups, Surveillance systems, Electronic warfare, and Software-led capabilities, rather than just traditional platforms using heavy machineries. The opportunity is real, but it will reward those who look beyond legacy businesses.

**Energy: The Core Vulnerability India Can't Ignore**

Energy remains India's biggest macro risk. Every global disruption reminds us how dependent we still are on imports. The government response this time is unlikely to be temporary. Expect a more serious push towards domestic exploration, strategic reserves, and diversification of energy sources. It extends to critical minerals, power inputs, and the broader resource ecosystem.

For investors, the opportunity is not just in upstream plays, but across the broader ecosystem-storage, logistics, and companies enabling energy security.

**Renewables: From Optional to Inevitable**

Renewables are no longer just an ESG theme - they are now a strategic necessity. For a country heavily dependent on imported oil and gas, accelerating solar, wind, and emerging areas like green hydrogen is the most logical path forward. Policy support here is likely to grow more and remain strong and consistent.

Opportunity seems promising, but in this sector, identifying efficient operators, strong balance sheets, and scalable models will be the key and not just capacity & order-book announcements.

**Fertilisers: Policy-Backed Stability**

This is where we, Care PMS, see an opportunity. Over the last few months, we have been selectively accumulating quality names in the fertiliser space, presently having 15% exposure, focusing on businesses with strong efficiency and reducing their import dependency through backward integration. India remains structurally dependent on imports ~25–30% of Urea and a significant share of complex raw materials are sourced globally. Gulf countries export about 45% of global exports of complex raw materials for fertilisers. The current disruption is not a demand issue, but a cost and logistics shock.

India cannot risk food inflation or shortage. So, government increased subsidies, ensured plants keep running and prioritised domestic producers.

**Note for Investors: Time to Evolve the Playbook**

Since 2020, one thing is clear, macros are no longer stable. Global shocks, policy shifts, and geopolitical events are now frequent, not exceptions. In such an environment, the old approach of "buy and forget" needs an upgrade. It's now about "buy right and stay active."

**Where to Focus**

The direction of capital is also becoming clearer.

• Follow Government policies but don't ignore Valuations

• Back Domestic Strength

In a world that is changing faster, investing cannot remain static. The edge will not come from reacting to every event, but from positioning in the right direction and staying agile along the way.

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## Whizconnect: Strengthening Professional Collaboration within JCAF



In today's dynamic professional environment, specialization has become the cornerstone of success for Chartered Accountants. Recognizing this shift, the Jain Chartered Accountants Federation (JCAF) has introduced a unique and impactful initiative—WhizConnect—to foster collaboration, knowledge sharing, and collective growth among its members.

WhizConnect is currently being conducted regularly across the South Mumbai, North West, and Ahmedabad chapters, with an encouraging response from participants. The concept is simple yet powerful: members from diverse areas of practice come together once a month on a common platform to interact, introduce themselves, and present their core areas of expertise. These interactions create awareness within the fraternity about “who specializes in what,” enabling members to build a reliable professional network.



**CA Amit Ashok Jain**  
*Chairman*  
+91- 9773398194

In the present scenario, it is increasingly difficult for a single professional to maintain expertise across multiple domains such as taxation, audit, litigation, international taxation, valuation, and advisory services. However, at the same time, professionals are keen to retain their clients and provide them with comprehensive solutions. WhizConnect effectively bridges this gap.

Through this initiative, members can confidently refer or collaborate with fellow JCAF professionals who possess specialized knowledge in a particular field—without losing ownership of their client relationship. This ensures that clients receive expert services across all domains, while the referring professional continues to maintain trust and engagement with the client. It is a win-win model that promotes both client satisfaction and professional integrity.



**CA Rovin Kothari**  
*Vice Chairman*  
+91- 9820337515

Beyond referrals, WhizConnect also nurtures camaraderie, mutual trust, and a spirit of cooperation among members. It transforms competition into collaboration and encourages professionals to grow together rather than in isolation.

Given the success and positive feedback from the existing chapters, JCAF is actively considering expanding WhizConnect to other chapters in the near future. This expansion will further strengthen the professional ecosystem within the federation and create greater opportunities for members across regions.

WhizConnect is not just an activity—it is a forward-thinking movement that aligns with the evolving needs of the profession, empowering Chartered Accountants to thrive in a specialized yet interconnected world.



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# Unlocking Working Capital with BillMart: The Strategic Role of Supply Chain Finance

Mr. Sandeep Doshi  
CA, CISA, DISA  
Co – founder  
BillMart FinTech Pvt Ltd

## About BillMart :

BillMart is a digital lending and financial technology platform focused on enabling faster, transparent, and technology-driven credit access for businesses. The platform connects borrowers, anchors, lenders, and partners through digital processes. BillMart's solutions are designed to support MSMEs and businesses with structured financial products, including Supply Chain Finance and other lending solutions.

## Empowering MSMEs Through Smarter Liquidity Solutions

As Chartered Accountants, you are uniquely positioned to guide your clients from "asset-heavy" borrowing to "transaction-based" liquidity solutions. This segment creates a strong opportunity to support clients beyond compliance and taxation. CAs already understand the clients' financial statements, cash flow cycles, working capital gaps, and business challenges. By identifying clients who face delayed receivables, seasonal working capital needs, vendor payment pressure, or dealer funding requirements, you can guide them toward structured Supply Chain Finance solutions.

## Understanding Supply Chain Finance

Supply Chain Finance (SCF) is a structured working capital solution that helps businesses maintain smooth liquidity by financing trade transactions between buyers and sellers. It enables businesses to access finance at competitive rates, manage cash flows efficiently, receive or make payments on time, and reduce pressure on working capital. By financing real business transactions such as invoices, purchase bills, and sales receivables, SCF provides faster and more flexible capital support without depending only on traditional collateral-based borrowing. While traditional collateral-based lending has served the industry for decades, the emergence of Supply Chain Finance (SCF) has revolutionized how businesses manage cash flows.

It also helps strengthen relationships between anchors, suppliers, dealers, and distributors by ensuring timely payments and smoother supply chain operations. BillMart provides a fully digital, end-to-end SCF platform that supports the complete process. This makes working capital access faster, simpler, transparent, and more flexible for businesses.

## Key Products in the SCF Ecosystem

### 1. Purchase Bill Discounting

A structure where the buyer initiates financing for his supplier invoices, and the financier pays the supplier upfront while the buyer repays at maturity. The buyer/customer acts as both Anchor and Borrower.

### 2. Sales Bill Discounting

Enables suppliers to receive early payment by discounting receivables, with the invoice confirmed by the Anchor. The customer/corporate acts as the Anchor, while the supplier is the Borrower.

### 3. Vendor-Finance

Anchor-led financing where funds are extended to their suppliers against approved invoices to ensure timely payments and liquidity. The buyer/customer acts as the Anchor, while the supplier/vendor is the Borrower.

### 4. Dealer Finance

Financing provided to dealers/distributors to enable procurement from the Anchor and maintain smooth supply chain operations. The manufacturer/supplier acts as the Anchor, while the dealer/customer is the Borrower.

## Empowering the CA Fraternity

BillMart offers a simple referral model for Chartered Accountants /Advisor, where they can refer their clients who require working capital or Supply Chain Finance support. Once the referred client is successfully processed through BillMart's platform, they can receive a defined percentage benefit as per the referral arrangement. This creates a valuable opportunity for them to help their clients access suitable finance while also building an additional professional revenue channel.

As businesses continue to grow, timely finance will remain a key driver of stability and expansion. Chartered Accountants can play an important role in bridging the gap between businesses and structured credit solutions.

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## JCAF Blood Donation Drive: A Lifeline of Service and Compassion



**CA Vidhyut Jain**  
+91- 98924 14386

With a deep commitment to humanity and social responsibility, JCAF has successfully completed 129 Blood Donation Camps, marking a remarkable milestone in its journey of service.

Through these consistent efforts, JCAF has collected approximately 11,500 bottles of blood, each unit representing hope, life, and compassion.

All collected blood has been responsibly handed over to government hospitals in Mumbai, ensuring that it reaches patients in urgent need—accident victims, surgical cases, and those battling critical illnesses. This initiative reflects JCAF's unwavering dedication to community

welfare and its belief in the principle that saving lives is the highest form of service.

Such a large-scale and sustained effort would not have been possible without the generous support of our regular sponsors, whose continued trust and contribution have strengthened this noble cause. Their involvement has enabled seamless organization, wider outreach, and impactful execution of each camp.

JCAF also extends heartfelt gratitude to all volunteers, members, and donors who have come forward selflessly. Their participation has transformed a simple act into a powerful movement.

JCAF remains committed to this mission and looks forward to continuing this life-saving journey with even greater zeal in the years ahead.

Donate Blood, it cannot be manufactured.

We would like to thank our regular Donors and Sponsors of Blood Donation Camps:

- Kewal Kiran Clothing Limited (Killer) has been Sponsoring one camp every month since April 2025
- Sunil Patodia Welfare Foundation has Donated for one camp every month for 12 months in 2025-2026
- CA Dilip Kumar Ji Choudhary our Director and Founder Chief Patron has Donated for 12 Camps (One camp every month)
- CA M G Bhandari our Director and Founder Chief Patron have Sponsored one camp every month for 5 months with a commitment for total of 12 months.
- CA Shivratn Singrodia have been Donating for one Camp on 1st April every year since last 3 years to mark their Firm's Anniversary
- CA Mukesh Solanki has been Donating for one Camp every year on his Birthday
- CA Jayesh Chudasama have been Donating for 2 Camps every year in memory of their parents on their death anniversary.

Many firms, business people have been regularly Sponsoring the Camps under their CSR Program or special occasions

This project has been undertaken on behalf of JCAF by CA Vidhyut Jain, Founder Chief Patron and Treasurer JCAF Apex since August 2022. In case you wish to conduct any Camps, you can reach out to him on +91 9892414386



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03

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04

**OVERCOME GREED & FEAR**

**MAP YOUR INVESTMENTS TO YOUR GOALS**

05

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06

**CREATING WEALTH ISN'T EASY**

**DO NOT TIME THE MARKET**

07

Unguided investments can make losses

**Contact Person: Mandar Silam**

**Phone Number: +91 98205 02011**

## Punya SIP Scheme – A Simple Path to Meaningful Giving



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**Vidyut Jain**  
Chairman



**CA Amit Jugraj Jain**  
Vice Chairman

The Jain Chartered Accountants Federation (JCAF) has introduced the Punya SIP Scheme, a thoughtful initiative designed to make charity simple, consistent, and accessible for everyone. Inspired by the concept of a Systematic Investment Plan, this scheme encourages members to contribute a fixed amount regularly towards noble causes.

Starting with a minimum contribution of just ₹300, members can choose any higher amount as per their capacity. Through a bank mandate, the selected amount is automatically transferred at regular intervals, ensuring a disciplined and effortless approach to charity.

The funds collected under this scheme are utilized for various Jeevdaya and humanitarian activities. These include providing regular meals to residents of old age homes, supporting gaushalas for the care of cows, and extending help to other deserving charitable initiatives. Each contribution, no matter how small, becomes a part of a larger mission to serve society.

The Punya SIP Scheme is especially beneficial for individuals who wish to contribute but are constrained by time or unable to donate large sums at once. It transforms small, regular donations into a powerful force for good.

JCAF humbly appeals to all members to join this noble initiative and be a part of continuous giving.

List of Regular Donors:

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## Dharma Charcha



**CA Mittal Shah**

The Jain Chartered Accountants Federation (JCAF) continues to strengthen spiritual awareness among its members through its unique and meaningful initiative, “Dharma Charcha.” Held regularly on the first Friday of every month, this platform has become a source of inspiration, learning, and reflection for the Jain community.

Under this initiative, eminent and learned speakers who possess deep knowledge of Jain Dharma are invited to deliver insightful lectures on a wide range of subjects. These sessions are not only intellectually enriching but also highly relevant to the present times, addressing practical aspects of life through the lens of Jain philosophy. Each discourse encourages participants to introspect, adopt values such as non-violence, truth, and self-discipline, and align their daily lives with spiritual principles.

In addition to the monthly online lectures, JCAF takes this initiative to a higher level during the sacred period of Paryushan Parva. During this auspicious time, a series of 18 days of continuous spiritual lectures are organized, including the special Das Lakshan program. Renowned speakers from across the community come forward to share their wisdom, offering deeper insights into Jain scriptures, ethics, and the path of self-purification. These sessions witness enthusiastic participation and create a spiritually uplifting environment for all attendees.

The seamless execution and success of the Dharma Charcha initiative is largely credited to the dedicated efforts of CA Mittal Shah and her team, who work tirelessly to curate meaningful topics, coordinate with speakers, and ensure smooth आयोजन of every session. Through Dharma Charcha, JCAF is not only promoting religious knowledge but also fostering a sense of unity, cultural continuity, and spiritual growth among its members. It stands as a commendable effort to keep the essence of Jain Dharma alive and relevant in today’s fast-paced world.



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## **JCAF Matrimonial Site Jain Sathi**

The Jain Chartered Accountants Federation (JCAF) has taken a progressive step towards strengthening the Jain community by launching an advanced matrimonial platform, Jain Sathi. This innovative initiative aims to provide a trusted, secure, and intelligent platform for individuals and families seeking suitable life partners within the community.

What sets Jain Sathi apart is its integration of Artificial Intelligence (AI), making the matchmaking process more efficient and meaningful. The platform uses AI-based algorithms to analyze biodata and preferences, presenting matches with a compatibility percentage. This feature enables users to quickly understand how well a prospective match aligns with their expectations, values, and lifestyle.

Security and authenticity are at the core of Jain Sathi. Every profile is verified through Aadhaar linkage, ensuring that users interact with genuine and verified individuals. This significantly reduces the risk of fake profiles and builds confidence among families using the platform. Privacy is also thoughtfully maintained—complete details of a profile are only accessible once the proposal is accepted by the other party, ensuring controlled and respectful communication.

The platform is designed keeping modern needs in mind while preserving traditional values. It bridges the gap between technology and trust, offering a seamless experience for both young individuals and their families. With user-friendly navigation, verified data, and smart matching, Jain Sathi is poised to become a preferred matrimonial solution for the Jain community.

Through this initiative, JCAF once again demonstrates its commitment to social welfare and community development. Jain Sathi is not just a matrimonial website, but a step towards building meaningful relationships based on trust, compatibility, and shared values.

All eligible members should enroll @ [Jainsathi.org](https://Jainsathi.org)

SOCIAL INITIATIVE  
BY  
JAIN CHARTERED  
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On the operations side, airconditioning and cooling systems often account for **40 to 60 percent** of branch electricity, yet run at default settings for hours longer than required, with no real-time visibility into where the wastage sits.

On the finance side, electricity bills are collected manually from dozens of DISCOM portals, processed in spreadsheets, and paid branch by branch, with penalties, overcharges, and missed early-payment discounts going undetected. BRSR Scope 2 disclosures, now mandatory for the top 1,000 listed entities under SEBI, are stitched together each quarter from forwarded emails. Living Things is building the intelligence layer that this workflow has always lacked.

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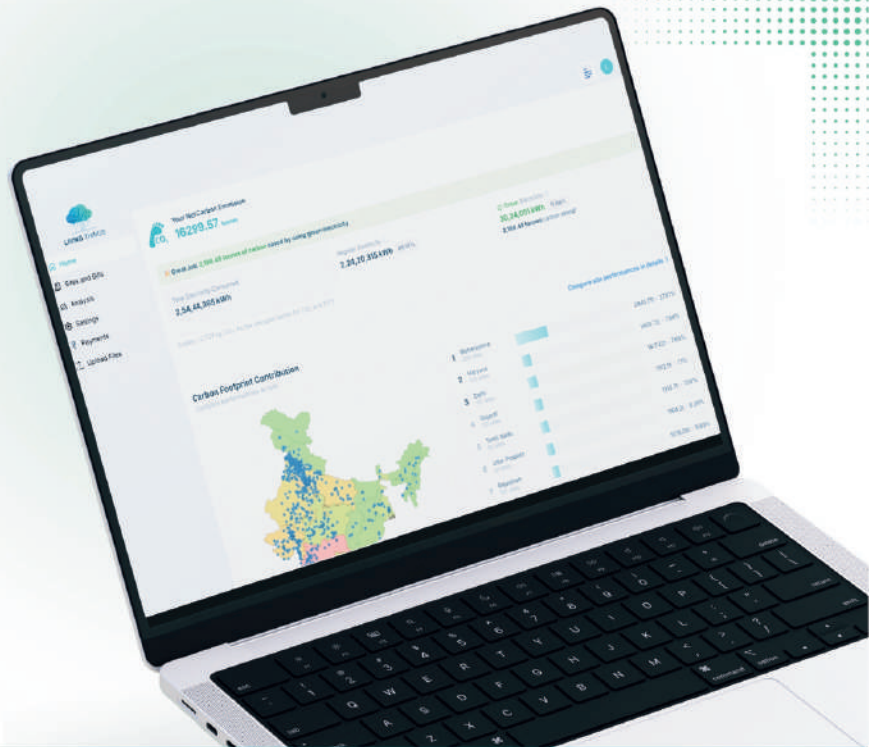
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## Dharmik Collection Drive: A Thoughtful Initiative by JCAF South Mumbai team



**CA Rinkle Gorwara**

In today's changing lifestyle, many individuals and families face practical challenges such as limited space, relocation, or moving abroad. As a result, sacred items like idols (murtis), dharmik books, and other religious materials often remain unused despite deep emotional and spiritual attachment. Understanding this concern, the Jain Chartered Accountants Federation (JCAF) launched the Dharmik Collection Drive—a meaningful effort to preserve and respectfully redistribute such items.

The initiative encourages people to donate religious materials that they are unable to keep due to unavoidable circumstances. Instead of letting these sacred objects remain unused or be handled inappropriately, JCAF ensures they are collected with care and dignity. The collected items are

then thoughtfully distributed to individuals and families who need them for daily पूजा, spiritual study, or establishing a sacred space in their homes.

The response to this noble initiative has been highly encouraging. JCAF received calls and inquiries from across India and even from abroad. Many donors expressed relief in finding a respectful way to pass on their sacred belongings, while recipients were grateful for the opportunity to receive items that support their spiritual journey.

Beyond redistribution, the drive reflects a deeper cultural value—the respectful handling of religious items. In Jain philosophy, such objects hold spiritual significance and deserve proper care. This initiative ensures that their sanctity is preserved while extending their purpose to others.

At present, the Dharmik Collection Drive is temporarily on hold to streamline processes and strengthen arrangements for wider reach and better management. JCAF plans to restart the drive soon in a more organized manner.

This initiative beautifully reflects the spirit of sharing, responsibility, and devotion—turning a practical challenge into a meaningful service for society.



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# PRESIDENT'S DESK – ALL INDIA CHAPTERS

“

**CA Parimal Shah**  
Ahmedabad Chapter



**Unity in Values, Excellence in Profession**  
**Esteemed Members of the Jain CA Federation,**

As we gather to celebrate the Annual Day cum Foundation Day of our vibrant Federation, I feel a profound sense of pride and gratitude.

What started as a vision has blossomed into a powerful, global community of over 7,000+ Jain Chartered Accountants as Life Members with 50+ Chapters, united not just by our profession, but by our shared values of Ahimsa (non-violence), Satya (truth), and Aparigraha (non-possession).

As President of the JCAF, Ahmedabad Chapter, our chapter's journey has been about fostering leadership and mentorship, promoting ethical practices, and creating a supportive ecosystem for both seasoned professionals and young aspirants. For this mission of Net Working, we launched RUBY KUBER(Whiz-Connect) during the year 2025. To cultivate and nurture Jain religion, we had walkathon, encompassing more than twentyfive Jain heritage Derasars in a radius of hardly two kilometres, in the old walled city of Ahmedabad. From this desk, I would invite the members of all the chapters across India for consecration through this Jain heritage Derasar walkathon and bless us to host you all.

In a world that is rapidly evolving, our role as JCA (Jain Chartered Accountants) is integrating our professional expertise with the timeless wisdom of Jainism, we set a higher standard—one where profit is balanced with purpose.

I congratulate all the award winners and congratulate every member whose hard work makes JCAF a premier professional body. Let us continue to collaborate, opening new chapters and expanding our reach to empower more professionals.

I extend my heartfelt thanks to the organizing committee for this well-curated event. May our federation continue to grow, bringing "Together We Grow" to life.

“

**CA Ramesh Chaudhari**  
Akola Chapter



The Jain Chartered Accountants Federation (JCAF) is more than an association – it is a vibrant family of professionals united by a vision of excellence, service, and collective growth. It inspires learning, leadership, and social responsibility while keeping us rooted in strong ethical values.

As President of the Akola Chapter, I feel immense pride in upholding JCAF's ideals. Our chapter remains committed to meaningful initiatives that foster professional development, networking, and community welfare. Through technical sessions, youth motivation programs, social service drives, and family-oriented activities, we create an environment where members grow professionally and build lasting bonds of trust and togetherness.

JCAF has played a pivotal role in strengthening the fraternity of Jain Chartered Accountants nationwide. Seminars, knowledge-sharing sessions, mentoring, and social initiatives have empowered members and created a positive impact on society. The unity, trust, and mutual support within JCAF continue to inspire us all.

Foundation Day is a moment to honor JCAF's visionary journey and the dedication of office bearers, members, and supporters whose efforts have shaped JCAF into a respected, dynamic organization with a growing national presence. Their commitment has built a legacy we are proud to carry forward.

On this special occasion, I extend heartfelt congratulations to the entire JCAF family. Let us remain united in our dedication to higher professional standards and greater service to society.

I am deeply grateful to all Akola Chapter members for their trust, cooperation, and encouragement. Together, we will scale new heights and strengthen JCAF's legacy for generations to come.

Wishing JCAF continued success and a bright future.

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“

## CA Apurv Ashok Kansal

**Malwa Chapter**



Jai Jinendra,

On the auspicious occasion of our Foundation Day, I extend my warm greetings to all members of the JCAF.

This special day is not only a celebration of our journey but also a reflection of our shared values rooted in both the noble profession of Chartered Accountancy and the timeless principles of Jainism. The ideals of Ahimsa (non-violence), Satya (truth), and Aparigraha (non-possessiveness) deeply resonate with the ethical framework that guides Chartered Accountants in upholding integrity, transparency, and trust in every professional endeavor.

Over the years, our organization has flourished through the dedication, discipline, and unity of its members. We have built a strong platform for knowledge sharing, professional growth, and meaningful connections, while staying aligned with our cultural and spiritual ethos.

As we commemorate this milestone, let us reaffirm our commitment to excellence, continuous learning, and ethical conduct. In an ever-evolving professional landscape, it is our responsibility to adapt with wisdom while remaining grounded in our core values.

I encourage each member to actively participate, contribute ideas, and support one another in strengthening our community. Together, we can elevate our organization to greater heights and create a lasting impact.

I extend my sincere appreciation to all office bearers, volunteers, and members for their tireless efforts and commitment.

Let us also dedicate ourselves to community service, nurturing young professionals, and promoting harmony through our actions, ensuring that our professional success contributes meaningfully to society and reflects the true spirit of Jain values eternal.

May this Foundation Day inspire us to move forward with unity, purpose, and integrity.

“

## CA Mrinal Mehta

**Midtown Mumbai Chapter**



With utmost reverence, we bow to Gurudev Aacharya Shree Naypadmasagarji Suriswarji Maharaj Sahebji, whose divine blessings illuminate our journey as professionals and proud members of the Jain community.

This year, our Midtown Mumbai Chapter organized a balanced calendar across Soul, Mind, and Body. Highlights included Chaturmas Vaiyavachh at Lalbaug, Anna Daan Seva, and the Jatra to Antariksha Parshwanath, Akola. We also hosted professional webinars on AI tools for CAs and personal finance, ran the Account Edge Internship, and promoted wellness through Yoga Day and Cycling at Worli Promenade. Each initiative reflected our commitment to holistic growth.

Networking among Jain CAs is vital, extending beyond professional exchange. When Jain values—integrity, compassion, and non-possessiveness—meet the rigour of chartered accountancy, it creates a powerful and ethical fraternity. JCAF provides this trusted platform for a connected community to support mutual practice, collaborate on client solutions, mentor the next generation, and collectively uphold the highest ethical standards.

We wholeheartedly appreciate the visionary leadership of the JCAF Apex Team. Their efforts connect CAs across India, foster new chapters, and organize the Annual Conclave. By driving meaningful social initiatives like the Blood Donation Camp, they reflect the true spirit of our federation and build a legacy that will inspire future Jain professionals.

We wish the Apex Team continued success, strength, and Gurudev's blessings.

“

## **CA Nitesh Kothari**

**Mira Bhayander Chapter**



Our chapter has always believed that true professional growth goes hand in hand with social responsibility and community service. This year, we proudly undertook meaningful initiatives that reflected our commitment towards both the profession and society.

One of our significant social initiatives was the distribution of 306 school kits to deserving students, helping support their educational journey and encouraging young minds to dream bigger. Education is the foundation of a stronger society, and we are happy to contribute in a small but meaningful way.

On the professional front, we successfully organized an insightful seminar on Trust Compliance, which provided valuable knowledge and practical guidance to members and professionals dealing with regulatory and compliance matters. Such knowledge-sharing platforms strengthen our professional excellence and keep us updated with changing laws and practices.

We also had the privilege of felicitating our newly qualified Chartered Accountants, celebrating their hard work, dedication, and remarkable achievement. Welcoming new professionals into our fraternity is always a proud moment, as they represent the bright future of our profession.

These activities reflect the spirit of our chapter—service, learning, leadership, and unity. I sincerely thank all members, office bearers, sponsors, and well-wishers for their continuous support and active participation in making every initiative successful.

As we celebrate Foundation Day 2026, let us continue working together with greater enthusiasm, stronger values, and a shared vision for professional excellence and social impact.

Wishing everyone continued success and happiness.

“

## **CA Dharmendra Shrimal**

**Navi Mumbai Chapter**



On the joyous occasion of our Foundation Day, I extend my warmest greetings to every member of the JCAF family. This day is a profound celebration of not just our establishment, but also the reflection of our shared journey, enduring values, and impressive collective achievements.

Over the years, our chapter has flourished, thanks to the dedication, unity, and unwavering commitment to excellence demonstrated by all. Each member has played a truly vital role in strengthening our shared vision and upholding the spirit of collaboration and service that uniquely defines us. It is this powerful, shared purpose that remains the consistent source of inspiration for our progress and meaningful impact within the community.

As we proudly commemorate this significant milestone, let us take immense pride in what we have accomplished together. At the same time, this day serves as a critical opportunity to renew our resolve and strive for even greater heights in the coming year.

The future ahead of us holds immense opportunities and, with our collective determination and strong mutual support, we are perfectly positioned to continue making a significant and positive difference in the profession and in society at large.

I sincerely appreciate the tireless efforts, the infectious enthusiasm, and the unwavering support of all our members. May this Foundation Day deeply inspire us all to move forward with renewed energy, forge even stronger professional bonds, and maintain a clear, ambitious vision for the future of our federation.

“

## CA Chakresh Jain

Surat Chapter



On this Foundation Day 2026, we celebrate the Jain Chartered Accountants Federation (JCAF) as the premier platform where the rigor of the CA profession and the profound values of Jainism merge into a single, powerful identity. JCAF is far more than a federation; it is a vital space where Jain CAs unite to uphold our shared ethical foundation while actively driving collective prosperity.

Our core mission is straightforward: to strengthen the Jain community by fostering deep mutual support among its members. We achieve this by consciously encouraging business exchange, proactively sharing professional opportunities, and maintaining consistent, regular meetings. This active engagement is what transforms our professional network into a robust pillar of community strength.

When we celebrate each other's successes and commit to collaborating on a foundation of unshakeable trust and Jain ethics, the impact extends beyond individual advancement. This collective growth is crucial, as it elevates the overall influence and prosperity of the entire Jain community. The blend of professional excellence and spiritual integrity ensures that our practice remains purposeful and impactful.

Let us reaffirm our commitment to this unique ecosystem. We must continue to meet, connect, and trade actively within our fraternity, always ensuring that our inner values of integrity, non-possessiveness, and compassion guide every step of our professional journey. By prioritizing our shared community and values, we build a legacy of ethical leadership that benefits us, our profession, and society at large.

“

## CA Sheetal Sethi

North West Chapter



It gives me immense pride and gratitude to address all members of JCAF on the occasion of our Foundation Day.

JCAF is not just an association—it is a strong community of professionals who are committed to growth, integrity, and service. Over the years, we have built a platform where Chartered Accountants come together to learn, share, and uplift each other. This spirit of unity is our greatest strength.

As professionals, we are constantly adapting to a changing world. With new opportunities in finance, technology, and global collaboration, it is important that we stay updated and future-ready. JCAF will continue to create meaningful initiatives, knowledge sessions, and networking opportunities to support each member's journey.

At the same time, we must remember our responsibility towards society. Our profession gives us the power to contribute to nation-building, ethical practices, and economic growth. Let us use our knowledge not only for personal success but also for a larger purpose.

I sincerely thank all members, office bearers, and supporters who have contributed to JCAF's progress. Your dedication and participation are what make this organization vibrant and impactful.

On this Foundation Day, let us renew our commitment to excellence, collaboration, and continuous learning.

Together, let us grow stronger and achieve greater heights.



## CA. Mahavir Chanodia

Pune Chapter



As we come together to celebrate the Foundation Day of the Jain Chartered Accountants Federation (JCAF), we are honoring a journey of purpose, values, and collective growth. JCAF today stands as far more than a professional body; it is a vibrant ecosystem where knowledge meets values, and professionalism blends with purpose, staying deeply rooted in the principles of Ahimsa, Aparigraha, and Seva.

In an increasingly dynamic professional environment, the true strength of JCAF lies in its ability to foster meaningful connections. This networking goes beyond exchanging contacts—it's about building trust, sharing opportunities, and creating a strong support system where guidance, mentorship, and collaboration flourish naturally.

At the Pune Chapter, we have consistently strived to translate this vision into action. A proud highlight is the **JCAF Wednesday Knowledge Club Meetings**, our flagship program. These regular sessions have created a culture of continuous learning, open discussion, and collective problem-solving, truly embodying the essence of JCAF: learning together and growing together.

Beyond professional enrichment, JCAF actively promotes social responsibility and community engagement through initiatives like blood donation drives, demonstrating that true success lies in giving back to society. Equally important is the emphasis on bonding and well-being through cultural programs and informal gatherings, fostering lifelong friendships.

As we look ahead to a rapidly transforming profession, platforms like JCAF will be crucial in equipping members with the knowledge and mind set needed to thrive. I extend heartfelt gratitude to all members, past leaders, and the apex body for their unwavering dedication. Let us reaffirm our commitment to our values and strengthen our bonds. **Together, let us continue to grow, evolve, and make JCAF a beacon of excellence, unity, and purpose.**



## CA Mitesh Doshi

South Mumbai Chapter



*\*We don't wait for change. We create it...\**

That mind set defines Jain Chartered Accountants Federation today.

Serving as a Chapter President on our Foundation Day is not just an honour, it is a responsibility to carry forward this momentum and keep pushing boundaries.

JCAF is not just a professional network, it is a launch pad. A space where ambition meets opportunity, where ideas translate into action, and where growth is not optional, it is inevitable.

In a fast-evolving profession, being part of a platform like this is what sets you apart. What makes JCAF truly stand out is its people, a strong blend of young energy and experienced wisdom. This balance is what keeps the organisation bold, adaptive, and always ahead of the curve.

To me, leadership is about driving momentum, creating an environment where members don't just engage, but take ownership, contribute actively, and grow collectively.

As we mark this milestone, the direction is clear,

- > Think bigger,
- > Act faster
- > Raise the bar.

JCAF is not just evolving.  
It is setting the pace.

**CA Nimisha Shah**  
North Mumbai Chapter  
(Elect)



Serving as the President of the North Mumbai Chapter of the Jain Chartered Accountants Federation (JCAF) is a profound honor. JCAF is more than a professional body; it is a vibrant platform where knowledge, values, leadership, service, and fraternity converge, embodying the

powerful blend of Seva, Sanskar, Sampark, and Samruddhi. It enables Jain Chartered Accountants to connect beyond professional boundaries, contribute beyond individual success, and grow beyond personal ambition.

In a world of constant change, the role of a CA is rapidly expanding far beyond traditional compliance, audit, and taxation. The future requires us to be strategic thinkers, technology adopters, governance leaders, business enablers, and value creators. Our chapter's core theme this year is to be Future Ready and Profession Ready. We must not merely adapt to the transformation brought by Artificial Intelligence, automation, and data-driven decision-making, but lead it with ethics, confidence, and responsibility.

The North Mumbai Chapter brings together invaluable experience and youthful energy across Borivali, Kandivali, Dahisar, and surrounding areas. Our endeavor is to be purposeful in direction, inclusive in approach, and impactful in action. By fostering meaningful participation, shared ownership, and value-driven initiatives, we aim to build a platform where members connect, contribute, learn, and grow together with a strong sense of belonging.

I remain deeply grateful to our Apex leadership, mentors, and all members for their guidance, commitment, and support. Together, let us make the JCAF North Mumbai Chapter a shining example of unity, ethics, excellence, and future-ready leadership. When we grow together, we uplift our profession, our community, and society at large.



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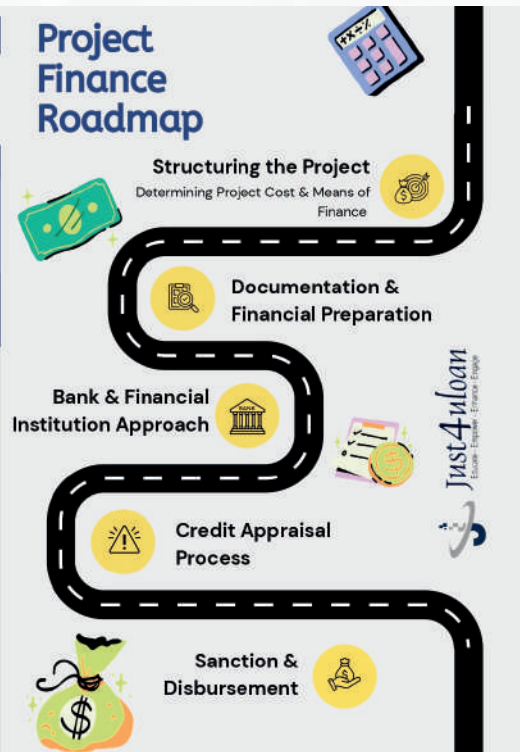
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LET'S GROW TOGETHER



**Project Finance Roadmap**

**Structuring the Project**  
Determining Project Cost & Means of Finance

**Documentation & Financial Preparation**

**Bank & Financial Institution Approach**

**Credit Appraisal Process**

**Sanction & Disbursement**

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