JCAF उड़ान

Jain Chartered Accountants Federation

• सामाजिक एकता • संस्कार • सेवा • शिक्षा • संपर्क • समृद्धि

ISSUE NO. 8 VOL.2 NOVEMBER 2026

500+ PARTICIPANTS. ONE VISION. A NEW CHAPTER.



Organised by JCAF Apex | 10 October 2026 | Ghatkopar West, Mumbai

The Jain Chartered Accountants Federation (JCAF) celebrated a significant milestone with the grand launch and installation ceremony of the JCAF Mid East Mumbai Chapter, attended by over 500 participants.

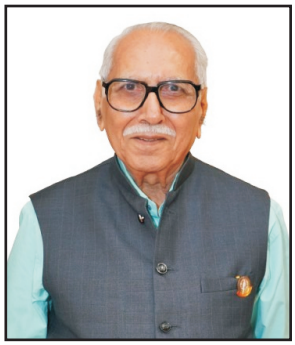
The event took place under the auspicious aegis of Padma Bhushan awardee Param Pujya Acharya Shri Ratnasundersuri Maharaj Sahebji, renowned author of over 535 books and recipient of two Guinness World Records. The initiative also received the blessings of Acharya Nay Padmasagarji Maharaj Saheb, Founder and Mentor of JCAF.

The programme featured an enlightening spiritual discourse on mental balance, followed by an interactive question-and-answer session. A professional seminar on "Role of CAs in Building Trust in Trusts" highlighted transparency, accountability, ethical governance and responsible management of charitable resources.

Cont... Page 5



NEW CHAPTER.
NEW LEADERSHIP.
NEW POSSIBILITIES



October has been a month of celebrations, achievements and renewed aspirations for JCAF. I am delighted to share that JCAF has added yet another feather to its cap with the inauguration of its 16th Chapter, the JCAF Mid East Chapter, at Ghatkopar, Mumbai.

A significant highlight of the occasion was the installation of the new team under the dynamic leadership of CA Ashit Shah, Chapter President. I extend my heartfelt congratulations and best wishes to CA Ashit Shah and his entire team. I am confident that, with their dedication and collective efforts, the Chapter will contribute meaningfully to JCAF's mission of professional excellence, networking, knowledge-sharing and social service.

"Every new chapter is an opportunity to expand our collective vision and create greater value for our professional community."

The presence of Acharya Shri Ratnasundersuri Maharaj Sahebji, the revered spiritual leader and Padma Bhushan awardee, added immense grace and significance to the occasion. His enlightening discourse on "What About My Mind Balance?" offered valuable insights into maintaining mental peace, emotional stability and harmony in our fast-paced lives. His blessings and inspiring words will remain a source of strength and guidance for all those present.

As we celebrate the auspicious festivals of Navratri and Dussehra, we are reminded of the triumph of good over evil, the power of faith and the importance of inner strength. With Diwali and the New Year approaching, let us embrace positivity, compassion and new opportunities.

"True progress begins with inner balance, grows through collective effort and finds purpose in serving others."

On behalf of JCAF, I extend my warmest wishes to all our members and their families for a Happy Navratri, a joyous Dussehra, a prosperous Diwali and a Happy New Year. May the festive season bring happiness, good health, peace and prosperity to every home.

Let us continue our journey together, strengthening JCAF and creating greater value for our members and society.

Warm regards,

CA Shantilal Kochar
Apex President
Jain Chartered Accountants Federation



परम पुज्य गुरुदेव आचार्य श्री नयपद्मसागर सूरीश्वरजी महाराज साहेब



विदुषी आर्या मयणा श्री जी महाराज साहेब

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

JCAF is a networking platform for Jain Chartered Accountants wherein you can connect to young, experienced and skilled CAs in profession/industry. We have events going on every month hosted by various chapters in Mumbai and across india. JCAF is a family of 15 chapters across India. Networking is the key benefit ! Lifetime Membership fees is Rs. 11,000/- + 18% GST. Login to our Website : www.jcaf.in to become a JCAF Life Member.

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Email id: news.jcaf@gmail.com

Social Media Links

FOLLOW US!

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

Instagram: https://tinyurl.com/InstagramJCAF
Facebook Page : https://tinyurl.com/FacebookJCAF
LinkedIn Page: https://tinyurl.com/LinkedinPageJCAF

FOUNDER CHIEF PATRON


CA Ajay Mehta


Dr. CA Amit J Jain


CA Amrit Porwal


CA Aruna Dhanesha


CA Avinash Jain


CA Bimal Jain


CA D. K. Surana


CA Dilip Choudhary


CA Dilip Kothari


CA Dhiren K. Rathore


CA Dharamchand Surana


CA Jayesh Kala


CA M G Bhandari


CA Mukesh Solanki


CA Nalin Shah


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Dr. CA Pradip Kapadia


CA Pankaj K. Jain


CA Punit Mehta


CA Rakesh Doshi


CA Ratnesh Jain


CA Santosh Doshi


CA Sanjay N. Shah


CA Shantilal Kochar


CA Siddharth Jain


CA Sejal Doshi


CA Vidhyut Jain

CHIEF PATRON


CA Dharmendra Shrimal

Benefit of Patron

Benefit for Founder Chief Patron

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

Benefit for Chief Patron

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

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



Organized by JCAF Malwa Chapter | Jigyasa Samadhan | 21 August 2026 | Dalal Bagh, Indore

JCAF Malwa Chapter organised a special spiritual gathering titled "जिज्ञासा – संशय से समाधान" on 21 August 2026 at Dalal Bagh, Indore. The programme provided members and their families with a valuable opportunity to seek spiritual guidance and receive the blessings of Param Pujya Shri 108 Sudhasagar Ji Maharaj, disciple of Sant Shiromani Pujya Acharya Shri 108 Vidyasagar Ji Maharaj.

The event witnessed the participation of approximately 200 members and their family members, who came together to experience an enriching session of spiritual learning, reflection and devotion. During the Jigyasa Samadhan session, participants sought answers to their questions and gained meaningful insights through Maharaj Ji's profound wisdom and guidance. The interaction encouraged everyone to reflect on spiritual values, gain clarity on their doubts and develop a deeper understanding of life.

One of the most significant highlights of the gathering was the special Aarti performed by JCAF members using 108 deepaks. The beautiful devotional offering created an atmosphere of reverence, faith and collective devotion, making the occasion particularly memorable for everyone present.

The programme beautifully blended spiritual enlightenment, devotion and community bonding. The presence and blessings of Maharaj Ji made the gathering a deeply fulfilling experience for the entire JCAF fraternity.

Through such initiatives, JCAF Malwa Chapter continues to promote spiritual awareness, preserve Jain values and strengthen the bonds of unity among members and their families. The gathering served as a meaningful reminder that seeking knowledge, resolving doubts and following the path of wisdom are essential steps towards personal growth and spiritual fulfilment.

Cont... from Page 1

500+ PARTICIPANTS. ONE VISION. A NEW CHAPTER.

The JCAF Apex Leadership Team introduced the Federation's vision, mission and initiatives. CA Shantilal Kochar, Apex President, JCAF, formally installed the new Chapter, followed by the oath-taking ceremony of its incoming office bearers. Participants also received a calendar-style booklet featuring 100 impactful quotes inspired by Sahebji's 400th authored book.

The newly installed Core Committee comprises President Ashit Shah, General Secretary Raj Mehta, Treasurer Hardik Mehta, Vice Presidents Sanjay Jain, Vratika Jain and Rushabh Sundesha, Joint Secretary Alpa Sheth, and Joint Treasurer Mehul Doshi.

The ceremony concluded with a renewed commitment to professional excellence, ethical leadership, networking, Jain values and meaningful social service, marking another milestone in JCAF's journey towards strengthening its community and expanding its professional network.



DHARMA DHYAN : TRANSFORMING LIFE THROUGH SPIRITUAL CONTEMPLATION



Organized by JCAF | Seventh Session of the Paryushan Series 2026 | 21 September 2026 | Online

The seventh session of the Paryushan Series 2026 focused on Dharma Dhyan, with CA Sampat Jain as the speaker. The session explored how the practice of dharma and spiritual contemplation can transform one's outlook towards life and lead to lasting happiness.

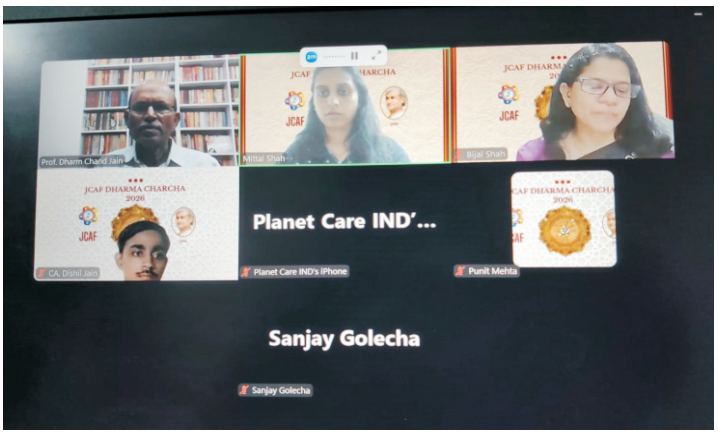
CA Sampat Jain explained the concepts of Dharma Dhyan (spiritual contemplation) and Sukle Dhyan (contemplation on happiness), emphasising that true and lasting happiness comes from the soul rather than temporary worldly pleasures.

He elaborated on four essential bhavanas, or भावनाएँ, to cultivate in daily life: Maitri (friendliness), Pramod (joy), Karuna (compassion) and Madhyastha (equanimity towards those who oppose us). Through practical examples, he illustrated how these attitudes can help individuals develop a balanced and positive outlook.

Responding to questions about the difference between temporary and enduring mental states, Sampatji highlighted the importance of consistent spiritual practice. He discussed soul consciousness, the role of dharma and the process of transforming fleeting happiness into lasting inner contentment through right thinking and understanding.

The session also explored ways to nurture positive thoughts, navigate life's challenges and reshape one's mental patterns through spiritual practices. Emphasising the importance of continuous self-reflection, the speaker encouraged participants to view spiritual growth as an ongoing journey of personal transformation.

TYAG : DHARMA KA SWARUP : THE PATH TO INNER STRENGTH



Organized by JCAF | Eighth Session of the Paryushan Series 2026 | 23 September 2026 | Online

The eighth session of the Paryushan Series 2026 explored "Tyag – Dharma ka Swarup", focusing on sacrifice, charitable giving and the deeper meaning of dharma in Jain philosophy. The session was led by Dr. Dharamchand Jain, who explained these philosophical concepts in simple and accessible language.

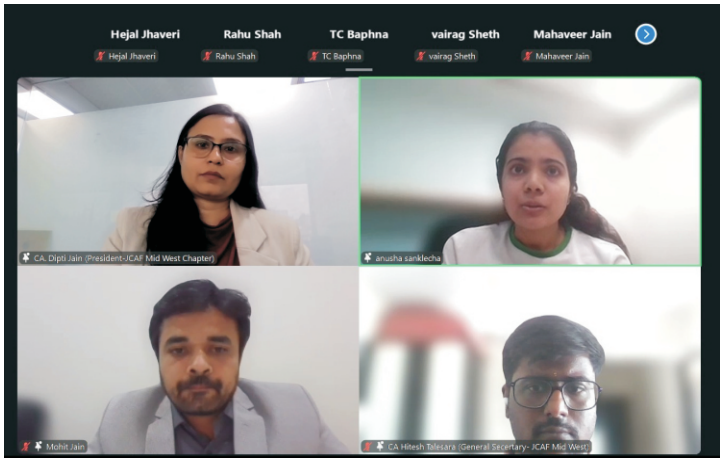
The discussion examined the distinction between tyag (sacrifice) and daan (donation). Dr. Jain explained different forms of giving, including material donations, service and spiritual guidance. While sacrifice helps cultivate inner strength and spiritual development, donation brings happiness to the giver while extending support to others.

The speaker also explored the meaning and practical application of dharma, explaining its connection with the purification of the soul, inner peace, non-violence and maintaining balance in life. He emphasised that dharma extends beyond external observances and involves cultivating inner cleanliness and ethical conduct.

An engaging question-and-answer session allowed participants to seek clarification on the meaning of dharma, its relevance in everyday life and its relationship with personal conduct and spiritual progress. Dr. Dharamchand Jain responded to the questions with practical explanations, helping participants reflect on the role of sacrifice, generosity and ethical living in their spiritual journeys.

The session reinforced the significance of practising dharma through both thought and action, encouraging participants to integrate its principles into their daily lives.

INVESTIGATION BEYOND BOOKS : MODERN INVESTIGATION TECHNIQUES FOR CAs



Organized by JCAF Mid-West Chapter | Knowledge Session | 25 September 2026

The JCAF Mid-West Chapter successfully hosted its first knowledge session on 25 September 2026, bringing members together for an insightful exploration of modern investigative techniques relevant to Chartered Accountants.

Chapter President CA Dipti Jain opened the session by welcoming participants present. CA Anusha Jain moderated the programme,

Guest speaker CA Mohit Jain delivered an insightful session on investigative approaches that extend beyond traditional accounting practices. He discussed key techniques, including digital forensics involving digital logs, emails and messages; advanced financial analysis and bank statement tracing; open-source intelligence (OSINT) and social media checks; and the integration of market intelligence with suspect interviews.

Through real-world case studies, CA Mohit demonstrated how investigators can identify a fraudster's modus operandi, trace suspicious transactions and effectively corroborate evidence. The session highlighted the importance of combining technological tools with analytical skills to uncover financial irregularities and strengthen investigative outcomes.

The interactive question-and-answer session encouraged participants to explore investigative interview techniques and discuss the implications of the Data Privacy Act. Members gained valuable insights into practical challenges and the importance of evidence-based investigation in professional practice.

The programme concluded with a vote of thanks by Chapter Vice President Mr. Ketan Jain, who expressed appreciation to the speaker, moderator and participants for their contributions.

Invitation to Contribute Articles – JCAF उड़ान

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

Suggested Topics include :

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

Submission Guidelines :

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

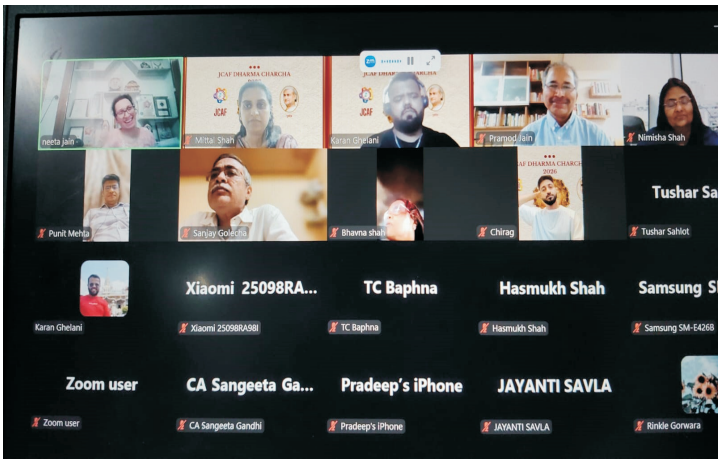
Required Attachments :

Author photograph & Editable soft copy of the article

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



SIX ASSETS. SEVEN PRACTICES. ONE MEANINGFUL LIFE : FROM PARYUSHAN TO EVERYDAY LIFE



Organized by JCAF | Ninth and Final Session of the Paryushan Series 2026 | 26 September 2026 | Online

The ninth and concluding session of the Paryushan Series 2026 focused on applying spiritual lessons to everyday life. Shree Pramod Jain began by expressing gratitude and reflecting on the values and principles associated with being born into a Jain family.

Drawing from personal experiences, Pramodji shared six key realisations that shaped his approach to meaningful living. He emphasised that while attaining moksha may seem challenging, everyone can strive for happiness, awareness and inner contentment.

A central theme was the six assets bestowed by the Almighty: the body, breath, time, thinking power, Viveka (discernment) and the mind. He highlighted the importance of understanding and utilising these assets wisely for personal and collective well-being.

The session explored karma, its consequences and its influence on spiritual growth, encouraging participants to make conscious choices and take responsibility for their actions.

Pramodji outlined seven practices for meaningful living:

1. Pratikraman: Self-reflection, self-audit and forgiveness.
2. Ahimsa: Non-violence in thought and action.
3. Gratitude: Appreciating life's blessings.
4. Anekantvad: Respecting multiple perspectives.
5. Truthfulness: Maintaining honesty and integrity.
6. Letting bygones be bygones: Releasing the past and moving forward.
7. Creating spiritual capital: Prioritising spiritual growth alongside material wealth.

He emphasised that rituals should inspire inner transformation rather than become ends in themselves. During the interactive session, he addressed questions about the body, soul, professional competition and truthfulness, encouraging participants to remain authentic and uphold their values.

The session concluded with a powerful message: the true essence of Paryushan lies in carrying its lessons of awareness, compassion, forgiveness and self-improvement into everyday life.



इन्सान का हद से ज्यादा लालच,
इसे गुमराह नहीं, गुमनाम बना देता है।

वक्त खराब हो सकता है,
पर हौसला कभी कमजोर नहीं होना चाहिए।

PENANCE. PERSEVERANCE. PURPOSE : TAPASVI FELICITATION CEREMONY 2026



Organized by JCAF | Tapasvi Felicitation Ceremony 2026 | 27 September 2026 | Bharatiya Vidya Bhavan, Chowpatty, Mumbai

The Tapasvi Felicitation Ceremony 2026, held on 27 September at Bharatiya Vidya Bhavan, Chowpatty, Mumbai, honoured tapasvis for their dedication, discipline and commitment to penance. The gathering brought together revered spiritual leaders, dignitaries and members of the Jain professional community to celebrate faith, perseverance and self-restraint.

The ceremony was blessed by the presence of Acharya Nayapadmasagar Ji Maharaj Saheb, Upadhyaya 108 Shri Viranjan Sagar Ji Muniraj, and Vidushi Arya Shri Mainasuriji Maharaj Saheb.

From Determination to Leadership

Varshaben Doshi, National Vice President of the Bharatiya Janata Party and Guest of Honour, shared her inspiring journey from a schoolteacher to a corporator in Surendranagar Municipality, an MLA and eventually the National Vice President of the BJP. Her journey highlighted the importance of courage, determination and perseverance in achieving leadership goals and serving society.

Honouring the Spirit of Penance

A key highlight was the felicitation of the tapasvis, recognising their unwavering faith and dedication to extended periods of penance. Their commitment reflected the essence of Jain values and inspired attendees to embrace discipline, simplicity and self-restraint in everyday life.

The programme also featured addresses by Shri Mangal Prabhat Lodha, Smt. Manjuben Lodha, CA Shantilal Ji Kochar, Dr. Bharat Parmar, Advocate Gautam Mehta and Amit Jain. The speakers shared valuable perspectives on community service, preserving Jain traditions and upholding shared values.

Members of various Jain federations attended the ceremony, including Chartered Accountants, Company Secretaries, doctors, advocates and bankers. Their participation reflected the unity and collective spirit of the Jain professional community.

CS Rohit Jain delivered the vote of thanks, expressing gratitude to the spiritual leaders, dignitaries, tapasvis, participants and organisers.

The ceremony was a meaningful celebration of spiritual devotion and personal achievement, honouring the tapasvis' dedication while inspiring everyone to pursue their goals with perseverance, humility and a commitment to serving society.



कदर सही समय पर अच्छी लगती है,
बाद मे ना इंसान साथ होता है ना समय..!

जो खुद गिर के संभले हो
वो किसी को धक्का नहीं देते..!

Sr. No.	Tapasvi Full Name	Chartered Accountant Ref. Name	Name of the Tapasya
1	Jay Nitin Shah (Self) and Sonal Nitin Shah (Mother)	Jay Nitin Shah	Navpad Oli
2	(1) Divyang Shreepal Jain. (2) Khushi Divyang Jain.	Shreepal Vijay Jain	Atthai
3	Aagam Doshi	Self	Masakshaman
4	Aarti Hiren Shah	Self	Other:
5	Aashi Jain	SHANTILAL JAIN	Other:
6	Ajit Vora	Self	Attham
7	Akshay Jain	Dilip Jain	Navpad Oli
8	Alpa Tushar Mehta	Raj Tushar Mehta	Other:
9	Anita Nitesh Jain and Jaina Nitesh Jain	Jaina Nitesh Jain	Attham
10	Anju Vikramkumar Jain	Pakshal Vikramkumar Jain	Other:
11	Ankit Amrat Jain	Bhavik kothari	Siddhi Tap
12	Anurag Abhilashji Munot	Self	Attham
13	Arham Jain	Sandeep Jain	Attham
14	Ashish Ashwinkumar Shah & Tulsi Ashish Shah	Ashish Ashwinkumar Shah	Navpad Oli
15	ASHISH SHAH	Self	Navpad Oli
16	Asmita Mandawat	Anil M Mandawat	Atthai
17	BANKIM JAIN	Self	Attham
18	BEES STHANAK TAP (20 Upvas and 20 Beasana)	Pakshal Vikramkumar Jain	Other:
19	Bhavesh Kundanmal Jain	CA Asmita Jain	Atthai
20	Bhavesh P Palrecha	Self	Attham
21	BHAVESH P PALRECHA	Aman Kiran Jain	Attham
22	Bhavik	Swetha Jain	Masakshaman
23	Bhavya Jain (4 upvaas, Oli) | Shrenik Jain (Atthai, Oli) | Mamta Jain (Atthai, Oli)	Bhavya Jain	Other:
24	Bijal Paras Desai	Paras Desai	Navai
25	Bijal Shah	Self	Navpad Oli
26	C a dinesh jain/dimple jain/kavitha jain/vimla devi jain	C a Dinesh parasmalji jain	Attham
27	CA Asmita Bhavesh Jain	Self	Siddhi Tap
28	CA. Hanuman Misrimal Jain	Self	Navpad Oli
29	Chaitya Mrinal Mehta	Mrinal Ashok Mehta	Navai
30	Chintan n shah	Self	Attham
31	Darshan Jain	Self	Attham
32	Darshan Lalit Shah	Self	Atthai
33	Devansh Jain	Ria Jain	Navai
34	Dhara Sanjay Parekh	Sanjay Jayantilal Parekh	Attham
35	Dharmendra D Lodha and Varsha D Lodha	Dharmendra D Lodha	Attham
36	Dharmendra Mansukhlal Shah	Vrushang Dharmendra Shah	Other:
37	DHAVAL RAMESH GALA	Self	Attham
38	DHRUV BHAVESH JAIN	BHAVESH JAIN	Attham
39	DHVANI CHIRAG DESAI	CHIRAG AJAYKUMAR DESAI	Siddhi Tap
40	Dikshit Hemant Kothari	Sonal Narendra Singhvi	Atthai
41	Dimple Shrenik Jain	Siddhi Jain	Siddhi Tap
42	ekta bararia	Abhishek Bararia	Other:
43	Hardik	Self	Other:
44	Hema Nitin Shah	Parth Shah	Other:
45	Himanshu Jain	Self	Atthai
46	Hitesh Talesara	Self	Attham
47	Indu Sanjay Khimavat	Raj Khimavat	Other:
48	Jainam Vinod Furiya	Self	Atthai
49	Jaineel Piyush Sheth	Self	Atthai
50	Jay Nitin Shah (Self) and Sonal Nitin Shah (Mother)	Jay Nitin Shah	Navpad Oli
51	Jayshree Anup Shah	Jeet Shah	Masakshaman

52	Jitesh Jain	Self	Navpad Oli
53	Jyoti Lalit Shah	Darshan Lalit Shah	Attham
54	Kaitik Shah	Self	Attham
55	KALPANA SHAH	Meet Shah	Attham
56	Karan Jain	Self	Atthai
57	Kavita Anil Sanghvi	Aashi Anil Sanghvi	Atthai
58	Ketan S Jain	Self	Attham
59	Khushal Vinod Jain	Self	Atthai
60	KHYATI BIJAL SHAH	Bijal Shah	Navpad Oli
61	Kinnari Kushal Shah	Self	Attham
62	Leena Mahavir Jain	Mahavir Shantilal Jain	Attham
63	Linisha Mahavir Jain	Self	Navpad Oli
64	Lokesh Kanwar	Self	Other:
65	Mahi lodha	jitendra lodha	Attham
66	Meena Lalit Jain	Chetan Lalit Jain	Other:
67	Meenakshi Kawar	Self	Other:
68	Meeta Harnish Shah	Rushabh Shah	Varshi Tap
69	Meha Bijal Shah	Bijal Shah	Navai
70	MEHUL DOSHI	Self	Other:
71	Mivaan Ankit shah	Ankit Shah	Atthai
72	Moksham Mahavir Jain	Mahavir Shantilal Jain	Attham
73	Mrs Amruta Yash Chhajed	Self	Attham
74	Mrs Dixita Rushabh Mehta	Rushabh B Mehta	Varshi Tap
75	Mukesh Jain	Self	Attham
76	Mukesh Kumar Dosi	Self	Atthai
77	Mukul Jain	Akshay Jain	Navpad Oli
78	Amar Madia	Self	Attham
79	Nayana and Jainam	Vinod Amritlal Jain	Other:
80	Neera Kawar	Self	Attham
81	Neeta Mahendra Jain and Sapana Shirish Jain	Archi Jain	Attham
82	Nimisha Bhadrakumar Shah	Self	Attham
83	Nirmala Chandraprakash Kothari	Gaurav Chandraprakash Kothari	Siddhi Tap
84	Nita lodha - 3 upvas , mahi lodha -3 upvas	jitendra lodha	Attham
85	Paras Savla	Self	Atthai
86	Payal vikram Jain	Karan Jain	Other:
87	Pooja Parth Shah	Parth Shah	Atthai
88	Pooja Suraj Mehta	Suraj Mehta	Masakshaman
89	Poonam Amit Kothari	Vaibhav Chandraprakash Kothari	Other:
90	Prathamesh Nitesh Siroya	Self	Other:
91	Prerna Jain	Self	Navpad Oli
92	Prince kothari	Self	Other:
93	Priti Paras Savla	Paras Savla	Atthai
94	Priti Rajiv Shah	Darshan Lalit Shah	Attham
95	Priyanka Ankit Jain	Bhavik kothari	Siddhi Tap
96	Priyansh Sharmila Dinesh Jain	Self	Attham
97	Pushpa Suresh Kumar Jain	Priti Jain	Other:
98	Raj Jitendra Gandhi	Self	Other:
99	Rajesh Gambhirdas Shah	Self	Siddhi Tap
100	Rajesh gandhi	Self	Attham
101	Rakshita Rekha Sunilkumar Ranka	Rakshita Ranka	Navai
102	Rashi Hitesh Doshi	Self	Atthai

103	Rashmi Doshi	Aagam Doshi	Varshi Tap
104	Renu Jain	Akshay Jain	Navpad Oli
105	Riddhi Bharat Sheth	Self	Atthai
106	Riddhi Jain and Neeta Jain	Riddhi Jain	Other:
107	Riddhi Shah	Self	Attham
108	Ruchit Ramesh jain	Bhavik kothari	Siddhi Tap
109	Rushabh B Mehta	Self	Varshi Tap
110	Sachin Vora (Father)	Rutuja Vora	Atthai
111	Sambhav Kochar	Harsha Kochar	Other:
112	Sambhav Kochar	Self	Other:
113	Samyak Jaiprakash Bamb	Self	Atthai
114	Sandeep Jain	Self	Attham
115	Sanjay Jayantilal Parekh	Self	Navpad Oli
116	Sanjog Mahendra Jyoti Shah	Self	Atthai
117	Saroj Prakash Jain	Siddharth Prakash Jain	Atthai
118	Saroj Prakash Jain	Siddharth Prakash Jain	Atthai
119	Sejal Dhiren Shah	Self	Attham
120	CA Rushabh Harnish Meeta Shah	Self	Atthai
121	Shardul Shah	Self	Navai
122	Sharmila Dinesh Jain	Priyansh Jain	Atthai
123	Shimla devi Kawar	Lokesh Kanwar	Other:
124	Shinesh singhvi	Vinesh Singhvi	Atthai
125	Shrenik Choudhari	Self	Siddhi Tap
126	Shrey Shailesh Sheth	Self	Atthai
127	Siddhi Shah,jinay shah,dhiyan shah	Siddhi shah	Attham
128	Sneha Jain	Swetha Jain	Other:
129	Sonal Shah	Tejas Shah	Other:
130	Sonal Singhvi	Self	Other:
131	Sushila Mahendra Jain	Ankush Shantilalji Goyal	Siddhi Tap
132	SWETA JAIN	Self	Attham
133	Swetha Jain	Self	Attham
134	Tanvi Lokesh Kawar	Lokesh Kanwar	Other:
135	Tulsi Shah	Ashish Shah	Navpad Oli
136	Twisha Shripal Jain	Khushi jain	Atthai
137	Twisha shripal jain	Khushi shripal jain	Atthai
138	Umang Jain	Self	Atthai
139	Vaishali Jain	Sandeep Amritlal Jain	Attham
140	Varsha Lodha	Dharmendra Lodha	Attham
141	Vidhi Dilip Jain	Yashika Jain	Other:
142	Vidhyut Jain	Self	Attham
143	Vinit Bardia	Praveer Surana	Other:
144	VINIT BOHARA	Self	Other:
145	Vinita Daga	Aman Daga	Atthai
146	Vrushang Dharmendra Shah	Self	Atthai
147	Yashika Jain	Self	Other:

A CONTINUING COMMITMENT TO SERVE



Organized by JCAF Apex | Blood Donation Drives Nos. 158–160 | 30 September–9 October 2026 | Multiple locations across Mumbai and surrounding areas

Jain Chartered Accountants Federation continues to translate its values of Seva, compassion and social responsibility into meaningful action. During the period covered, JCAF organised three blood donation drives, numbered 158 to 160, across Mumbai and surrounding areas, collecting a total of 159 units of blood.

The drives were conducted in association with blood banks and with the active support of NSS students from participating institutions. JCAF members, sponsors and volunteers played an important role in encouraging donors and ensuring the smooth conduct of the camps.

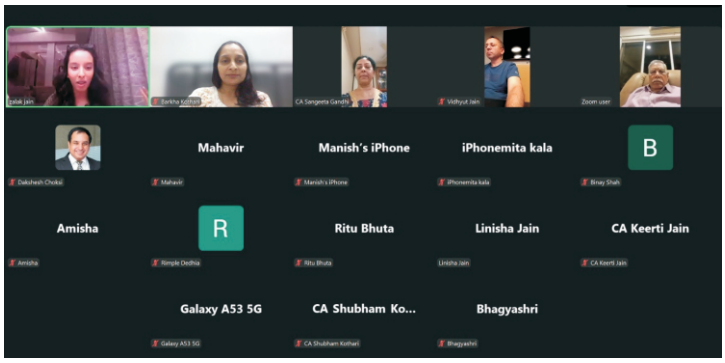
Camp No.	Date	Venue	Sponsor	Blood Bank and Support	Units Collected
158	30 September 2026	Andheri Railway Station	MyPulse.io Limited	Jagjivan Ram Railway Hospital & NSS	61
159	3 October 2026	Nalasopara Railway Station	Kewal Kiran Clothing Limited	Jagjivan Ram Railway Hospital & NSS	61
160	9 October 2026	Chhatrapati Shivaji Maharaj University, Shedung, Panvel	Smt. Savita Dilipkumar Choudhary & Choudhary Family	Gokuldas Tejpal Hospital, Mumbai	37
Total					**159**

A special word of appreciation goes to CA Vidhyut Jain, Treasurer, JCAF Apex, for consistently coordinating with blood banks, institutions, sponsors and participating agencies, and for leading this initiative on behalf of JCAF.

JCAF extends its sincere gratitude to all blood donors, NSS students, medical teams, sponsors, volunteers and members whose contributions make these drives possible. Their collective efforts demonstrate how a single act of giving can become a lifeline for someone in need.

Donate Blood. It Cannot Be Manufactured!

JCAF FEMFUSION – EMOTIONAL FREEDOM. INNER BALANCE. GREATER WELL-BEING



Organized by JCAF FemFusion | Online Knowledge Session on Emotional Freedom Technique (EFT) | 1 October 2026 | Online

JCAF FemFusion organised an insightful online knowledge session on Emotional Freedom Technique (EFT) on 1 October 2026, featuring CA Zalak Jain as the speaker. The session focused on understanding EFT tapping and its practical applications in managing stress, releasing emotional blocks and promoting emotional well-being.

The programme introduced participants to the fundamentals of EFT, a technique that combines gentle tapping on specific points of the body with focused attention on emotions and concerns. The discussion highlighted how incorporating simple practices into daily routines can help individuals manage emotional challenges, develop self-awareness and work towards greater inner balance.

The interactive session provided participants with practical insights into applying EFT in everyday situations. A dedicated question-and-answer session allowed participants to seek clarification, share their queries and gain a deeper understanding of the technique. The session encouraged participants to explore practices that support calmness, clarity, confidence and a more balanced approach to life's challenges.

JCAF FemFusion continues to encourage knowledge sharing and professional development within the JCAF community. Women Chartered Accountant members interested in sharing their expertise through online knowledge sessions are invited to connect with CA Barkha Kothari, Chairperson, JCAF Apex Women Empowerment Committee (WEC).

These initiatives provide a valuable platform for members to learn from one another, exchange experiences and contribute their knowledge for the collective benefit of the community.

Through such meaningful programmes, JCAF FemFusion remains committed to empowering women professionals by encouraging learning, collaboration and personal growth.

Let us learn together, grow together and strengthen our JCAF community!

PASSING ON FAITH, PRESERVING HERITAGE



Organized by JCAF South Mumbai Chapter | Dharmik Collection Drive | 2 October 2026

JCAF South Mumbai Chapter organised a Dharmik Collection Drive on 2 October 2026 to promote Jain values, preserve religious heritage and encourage community service. The initiative received an encouraging response, reflecting the community's faith, generosity and commitment to sharing spiritual resources.

The drive collected more than 10,000 dharmik books, along with Murtis, religious frames, Pooja accessories and Sadharan clothes. These valuable contributions highlighted the willingness of community members to ensure that sacred items continue to serve a meaningful purpose.

The initiative aimed to facilitate the further use of these religious materials by individuals and families who could benefit from them. By bringing together contributions from the community, the drive created an opportunity to preserve Jain traditions while making spiritual resources accessible to others.

The collection drive also reflected the Jain principle of Aparigraha, which emphasises non-possessiveness and detachment from material belongings. By sharing items that may no longer be in use, members demonstrated how this principle can be practised in everyday life. The initiative further reinforced the values of compassion, mindful giving and collective responsibility.

JCAF South Mumbai Chapter extends its heartfelt gratitude to all contributors, volunteers and supporters who helped make this initiative meaningful. The enthusiastic participation demonstrated how small individual contributions can come together to create a significant collective impact.

Through initiatives like this, JCAF South Mumbai Chapter continues to strengthen the connection between dharma, fellowship and social responsibility, ensuring that Jain religious heritage is preserved, shared and passed on to future generations.

A JOURNEY THROUGH FAITH, HERITAGE & SEVA



Mid-West Mumbai and Ahmedabad Chapters | Religious and Heritage Visit | 2–3 October 2026 | Shri Mani Lakshmi Tirth and Khambhat, Gujarat

Members and families of JCAF Mumbai Mid Town, Mid-West Mumbai and Ahmedabad Chapters undertook a two-day Prachin Tirth Yatra to Shri Mani Lakshmi Tirth and the ancient Jain town of Khambhat on 2–3 October 2026. Gujarat Zonal Chairman CA Ravi Jain graced the occasion.

The first day began with Seva Puja and Chaityavandan before Bhagwan Munisuvrat Swami. Networking activities led by CA Punit Mehta and Shilpa ji fostered fellowship, followed by Chovihar, Bhakti and Aarti.

On the second day, participants visited Khambhat, the ancient Trambavati Nagar, performing Seva Puja at Shri Chintamani Parshwanath Temple. Divided into two guided groups, they explored historic Jinalayas, including Shri Stambhan Parshwanath.

The group also visited a Panjarapol for Gau-seva and collectively donated ₹20,600. Following Sangh Pujan, five beddings made from puja and dhoti cloth were donated to Khambhat pujaris under JCAF South Mumbai Chapter's Dharmik Drive.

Heartfelt gratitude was extended to Pradeep bhai and Kanak Bhabhi for their hospitality and the labh of sadharmik bhakti. Appreciation was also expressed to Presidents CA Dipti Jain and CA Mrinal Mehta, coordinators CA Jitesh Jain, CA Abhishek Jain, CA Hemendra Shah, CA Bhavik Kothari, CA Piyush Jain, CA Santosh Bhandari, CA Shreyans Jain and CA Devang Ambavi, and all participating members.

Sharing their experience, Pradeep & Jyoti Jain, parents of Aakriti Jain, Indore, said:

"We had a wonderful time during the two-day tour, filled with memorable moments, great companionship, and excellent arrangements."

The journey beautifully united devotion, heritage, fellowship and service, reinforcing the value of collective spiritual experiences.

धर्मो रक्षति रक्षतः

Dharma protects those who protect it.

FEMFUSION NATIONAL CONNECT 2026 : UNITE ELEVATE SCALE



Organized by JCAF FemFusion | FemFusion National Connect – Surat 2026 | Surat, Gujarat

Some journeys create memories; others create friendships for a lifetime. The FemFusion National Connect in Surat celebrated learning, laughter, collaboration and lasting connections among women Chartered Accountants.

The programme commenced with an opening address by CA Siddhi Parekh, followed by a welcome note from CA Barkha Kothari, Chairperson, Women Empowerment Committee, JCAF, who shared FemFusion's vision of empowering women professionals to connect, inspire and grow together.

Day One: Leadership, Learning & Team Bonding

Conceptualised by CA Rinkle Gorwara, Programme Advisor, and CA Karishma Kothari, engaging team activities transformed acquaintances into friendships. CA Shweta Jain, RCM, WIRC, shared insights on leadership and personal growth.

CA Pooja Maloo's Lead to Communicate session offered practical communication skills, while CA Kavita Shah introduced participants to healing and meditation.

The cultural evening featured music, performances, diyas, neon bands and laughter. The unique Ramp Walk celebrated personalities beyond professional identities. CA Bina Shah created the musical ambience, while CA Sangeeta Gandhi, CA Sangeeta Parekh and CA Harsha Kocchar hosted the evening. CA Bina Shah, CA Aruna Dhanesha and CA Mita Kala judged the performances.

Day Two: Faith, Perspectives & Surat's Flavours

The day began with Darshan at Derasar, followed by shopping, Surat's culinary delights and city exploration. The intellectual highlight was a session on Perspective Building by CA Sangeeta Gandhi. CA Shefali Dhruv delivered the Vote of Thanks.

Gratitude & Growing Together

Led by CA Barkha Kothari, the initiative received encouragement from JCAF leadership. Special appreciation goes to CA Rinkle Gorwara, CA Siddhi Parekh, CA Sangeeta Parekh, CA Karishma Kothari, CA Shefali Dhruv, CA Sangeeta Gandhi, CA Harsha Kocchar and CA Bina Shah.

Heartfelt gratitude to CA Mita Kala and CA Jayesh Kala, Vice President Apex, RCM-WIRC, our Chief Sponsors; Jolly Ben ji, Ahmedabad, Snack Sponsor; and Cupid, Beauty Hamper Sponsor.

36 WOMEN. 3 CITIES. 1 UNBREAKABLE BOND!

FemFusion united women across cities, elevated perspectives through learning and encouragement, and inspired them to scale new heights together.

Surat gave us memories. FemFusion gave us family. And picture abhi baaki hai, mere dost!

।। वंदे श्री ऋषभं वीरं ।।



JCAF
JAIN CHARTERED ACCOUNTANTS FEDERATION



PUNYA
SOCIAL IMPACT PLAN
G VE QUIETLY. IMPACT LOUDLY

- Just like a financial SIP secures your wealth over time, Punya SIP by JCAF helps build your karmic wealth through consistent, mindful giving – rooted in timeless Jain values.
- Even the smallest act of kindness is greater than the grandest intention
- Through one simple monthly commitment, you become a silent force behind multiple acts of seva – from saving lives to spreading knowledge, from feeding the hungry to preserving our sacred heritage.
- Build karma like you build wealth – one quiet step at a time.

Each rupee you give carries the punya of all five supreme daans. Small monthly seva. Infinite karmic return.

Why Join Punya SIP Movement?

- Seamless Giving – Hassle-free monthly auto-debit setup
- Transparent Impact – Every rupee is accounted for and wisely used
- Professionally Managed – Run by CA professionals with integrity
- Stay Informed – Regular updates on how your seva creates change
- 2-Minute Setup – Quick, simple, and spiritually rewarding

What Your Monthly Contribution Supports:

- Jeev Raksha – Protect voiceless beings
- Vidhya Daan – Education for children
- Anna Daan – Jain food for the needy
- Jirnodhar Daan – Preserve Jain heritage
- Anukampa Daan – Care for orphans and elderly



Bank account to Punya Account
Make the transfer that truly matters

SCAN TO JOIN

What you need?

- Your bank account details
- Preferred monthly amount
- Just 2 minutes to set up your auto-debit

Make it a part of your monthly routine – like an EMI for kindness.

Visit:
https://one.camspay.com/recurring/jcafregistration

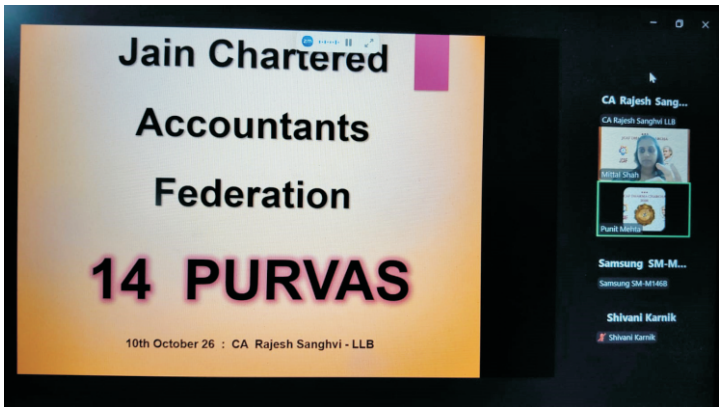
Dr. CA Amit Jain 98928 81821
CA Rinkle Gorwara 98216 88806
CA Rovin Kothari 98203 37515

Donations to JCAF are eligible for 80G tax exemption and CSR under Section 135

हर महिना, एक पुण्य

Login to www.jcaf.in and become a JCAF Life Member

DHARMA CHARCHA - 14 PURVAS. ANCIENT WISDOM. TIMELESS KNOWLEDGE.



Organised by JCAF | 10 October 2026

Session : 14 Purvas – An Introduction | Speaker: CA Rajesh Sanghvi

JCAF organised an insightful Dharma Charcha session on "14 Purvas – An Introduction," conducted by CA Rajesh Sanghvi, offering participants a glimpse into the profound wisdom of ancient Jain scriptures. Traditionally associated with the teachings of the Tirthankaras and the knowledge preserved by Shrut Kevalis, the 14 Purvas encompass a vast range of philosophical, spiritual and metaphysical subjects.

The session explored the traditional subject matter of the 14 Purvas, covering the Nine Tattvas, Six Substances (Shadravya), Anekantavada, Syadvada, Sapta Bhangi, the soul, karma, knowledge, vows, biological processes, arts and Jain cosmology. Although the original Purvas are considered lost, their underlying philosophical principles continue to inspire reflection and deeper understanding.

An engaging aspect of the discussion was the connection between Jain philosophy and modern scientific thought, including physics, quantum mechanics and Einstein's theory of relativity. The principles of Anekantavada, which recognises multiple perspectives, and Syadvada, which emphasises conditional predication, highlighted the importance of open-mindedness, balanced reasoning and intellectual humility.

A particularly relevant takeaway for professionals was the connection between Syadvada and auditing practices. Qualified expressions such as "to the best of my knowledge and belief" demonstrate the importance of acknowledging limitations while presenting conclusions responsibly.

The session beautifully bridged ancient Jain wisdom, scientific inquiry and professional judgement, reinforcing the timeless relevance of Jain philosophy in contemporary life.

AN EVENING OF GRACE, RHYTHM & TOGETHERNESS



Organized by JCAF Mid-West Mumbai Chapter | Musical Dandiya Night | 11 October 2026 | Goenka Hall, JB Nagar, Mumbai

Traditional attire, warm smiles and infectious dandiya rhythms brought the JCAF Mid-West Mumbai Chapter together for a vibrant Musical Dandiya Night on 11 October 2026. The celebration welcomed over 125 members, families and friends for an evening of culture, music and fellowship.

The event provided an opportunity to renew friendships, welcome new families and strengthen community connections, reflecting the spirit of harmony and togetherness at the heart of JCAF.

Chapter President CA Dipti Jain welcomed the gathering, followed by Vice President CA Devang Ambavi, who introduced the two judges. The occasion was graced by CCM CA Piyush Chhajed, Chapter Advisory Board Members CA Rahul Nahata and CA Chintan Shah, and Chapter Chairman CA L. S. Lodha Ji.

Also present were Vice President CA Ketan Jain, Joint Secretary Mohit Jain, Joint Treasurer Nilesh Jain, and committee members CA Dharmesh Jain, CA Disha Shah, CA Garima Jain, CA Karan Kothari, CA Parag Jain and CA Shripal Kawar.

The venue came alive with music and traditional dandiya, while the Best Dressed and Best Dancer recognitions added excitement to the evening.

The Chapter expressed gratitude to Finmen Advisors for sponsoring the event and appreciated coordinators CA Jinal Shah and CA Ruhi Jain for their dedicated efforts. The organising committee, volunteers and participants also contributed to its success.

General Secretary CA Hitesh Talesara concluded the celebration with a heartfelt vote of thanks.

The evening created cherished memories and stronger friendships, reaffirming the Chapter's commitment to celebrating culture, building connections and growing together.

CAPITAL MARKET INSIGHTS. NEW LEADERSHIP. SHARED ASPIRATIONS



Organized by JCAF Mira Bhayandar Chapter | Capital Market Seminar & New Committee Induction Ceremony | 11 October 2026

The JCAF Mira Bhayandar Chapter successfully organised a Capital Market Seminar and Induction Ceremony for the new committee for the term 2026–2028 on 11 October 2026, attracting an enthusiastic gathering of more than 125 attendees.

The programme was graced by CA Shantilal Kochar, President, JCAF Apex, as the Chief Guest. The event featured an insightful session on the capital market, offering members an opportunity to enhance their professional understanding, followed by the formal induction of the Chapter's new leadership team.

A special highlight was the felicitation of newly qualified Jain Chartered Accountants. Their academic achievements were recognised, and they were warmly welcomed into the JCAF professional fraternity. The gesture reflected the Chapter's commitment to encouraging emerging professionals and strengthening connections across generations of Chartered Accountants.

New Committee for the Term 2026–2028

The newly inducted office bearers are:

1. Mentors : CA R. D. Lukad and CA K. B. Kothari
2. Chairman : CA Shweta Jain
3. Immediate Past President : CA Nitesh Kothari
4. President : CA Lokesh Kothari
5. Secretary : CA Piyush Jain
6. Treasurer : CA Vikas Jain

The ceremony witnessed enthusiastic participation from JCAF Apex members, representatives of various JCAF Chapters, senior professionals, members, dignitaries and well-wishers, making it a memorable occasion for the Chapter.

With its new leadership in place, the JCAF Mira Bhayandar Chapter looks forward to strengthening professional knowledge, expanding networking opportunities, fostering fellowship and advancing community service under the JCAF banner.

Together We Grow Together We Serve Together We Shine

126 BAGS OF CLOTHES, COUNTLESS REASONS TO SMILE



Organized by JCAF South Mumbai Chapter | Clothes Donation Drive | 12 October 2026 | Manav Kalyan Seva Sangh, Ghatkopar, Mumbai

JCAF South Mumbai Chapter undertook a meaningful clothes donation initiative on 12 October 2026, contributing 126 big bags of clothes to Manav Kalyan Seva Sangh, Ghatkopar, Mumbai, to support individuals and families in need.

The initiative reflected the spirit of compassion, generosity and collective responsibility that lies at the heart of community service. Through this thoughtful contribution, the Chapter aimed to make essential clothing accessible to those who could benefit from it, bringing comfort, dignity and hope into their lives.

Clothing is more than a basic necessity; it offers protection, confidence and a sense of well-being. By donating clothes, JCAF South Mumbai Chapter encouraged members and the wider community to recognise the value of sharing resources and extending support to people from different walks of life. The contribution of 126 bags represented a collective effort towards making a positive difference through a simple yet impactful act of kindness.

JCAF South Mumbai Chapter brings together Chartered Accountants who believe that professional excellence goes hand in hand with social responsibility. Beyond knowledge sharing, networking and fellowship, the Chapter remains committed to initiatives that contribute to the welfare of society and promote humanitarian values.

The donation drive reinforced the belief that meaningful change begins when individuals come together with a shared purpose. Every bag represented an opportunity to help someone in need and spread warmth through generosity.

Through such initiatives, JCAF continues to strengthen its commitment to seva, compassion and community welfare, inspiring members to contribute towards building a more inclusive and caring society.

Small Acts of Kindness. Lasting Smiles. A Stronger Community.

WHIZCONNECT 3.0 – INFINITE OPPORTUNITIES + GROWING TOGETHER



Organized by JCAF South Mumbai Chapter | Fifth WhizConnect 3.0 Meeting | 16 October 2026 | JITO Gowalia Tank Office, Tardeo, Mumbai

The fifth meeting of WhizConnect 3.0, the flagship professional networking initiative of the JCAF South Mumbai Chapter, was successfully held on 16 October 2026. The meeting brought together Chartered Accountants from diverse professional backgrounds to exchange knowledge, share experiences and explore opportunities for professional collaboration and business growth.

The programme featured three insightful knowledge-sharing sessions addressing important aspects of professional practice and business development.

CA Punit Mehta delivered an informative presentation on "Earn More from TallyPrime & Grow Your Practice." He highlighted how Chartered Accountants can effectively leverage TallyPrime to streamline operations, improve efficiency, enhance client services and create opportunities for expanding their professional practices.

CA Keval Mamania conducted the second session on "Inheritance Planning," sharing valuable perspectives on succession planning, wealth transfer and the importance of structured estate planning for preserving wealth and ensuring its smooth transition across generations.

The third session, led by CA Sachin Shah, focused on "Enterprise & Equity Valuation." His presentation explored the significance of business valuation in determining enterprise worth, supporting investment decisions and facilitating strategic business transactions. Members gained useful insights into the practical applications of valuation in today's evolving business environment.

The meeting concluded with an engaging networking session, allowing participants to exchange ideas, strengthen professional relationships and explore potential business synergies. The interaction encouraged collaboration among members and reinforced the importance of building a strong professional network.

WhizConnect 3.0 – Opportunities Infinite continues to promote a culture of knowledge sharing, meaningful connections and mutual growth, empowering Chartered Accountants to learn, connect, collaborate and grow together.

MORE THAN A MEAL. MORE THAN CARE. A PROMISE OF DIGNITY: TIFFIN SEVA



Organized by JCAF Punya SIP (Social Impact Plan) | Tiffin Seva Initiative | August 2026 onwards | In association with Aashray Seva Kendra

For many senior citizens, a daily meal represents more than nourishment—it brings comfort, security and the reassurance that someone cares. Recognising this need, JCAF Punya SIP (Social Impact Plan) launched its Tiffin Seva initiative in August 2026, in association with Aashray Seva Kendra, initially supporting seven senior citizens.

The initiative supports financially vulnerable Jain senior citizens who live alone and are unable to prepare their own meals, helping them maintain their dignity and independence.

Growing Reach, Expanding Impact

By October 2026, the initiative had expanded to 28 beneficiaries, with plans to reach 32 senior citizens by November 2026. This growth has been made possible through the generosity of JCAF members and donors.

Currently, 20 tiffins are sponsored through annual contributions, 10 through monthly SIP contributions and two through one-time donations. At just ₹75 per day or ₹2,250 per month, contributors can help provide regular meals to a senior citizen.

Small Gestures, Deep Emotions

During a beneficiary visit, the team witnessed a touching moment when a senior citizen had saved the sugar syrup from a gulab jamun received with her tiffin to prepare something to eat the following day. This simple incident highlighted the daily challenges faced by some elderly individuals and reinforced the importance of consistent care.

Beyond providing meals, the initiative assures beneficiaries that they are remembered and supported by their community.

JCAF Punya SIP also aims to explore assistance with medicines and access to welfare schemes, addressing broader needs.

JCAF expresses heartfelt gratitude to every donor, volunteer and partner making this seva possible.

JCAF Punya SIP: Small Contributions. Meaningful Actions. Lasting Impact.

विजय सेठ-विजया सेठानी

भरत क्षेत्र के कच्छ देश में विजय नामक श्रावक रहता था। बचपन के धार्मिक संस्कारों के कारण कृष्ण पक्ष याने वद के पखवारे में चौथा व्रत पालने का निश्चय किया था। कर्म संयोग से विजया नामक सुन्दर कन्या के साथ उनका ब्याह हुआ। सद्गुरु के योग से विजया ने शुक्ल पक्ष में चौथा व्रत पालने का नियम लिया हुआ था। शुभ दिन उनका विवाह हुआ। शादी के बाद पिया को मिलने सजधज कर रात्रि को विजया शयनकक्ष में पहुँची। कृष्ण पक्ष के तीन दिन बाकी थे इसलिए विजय ने कहा, 'हम तीन दिने के बाद संसारमुख भोगेंगे। मैंने कृष्ण पक्ष में ब्रह्मचारी रहने का नियम लिया है।' यह सुनकर विजया चिंतातुर हो गई। उसे दिग्मूढ बने देखकर विजयने पूछा, 'क्या मेरे व्रतपालन में तूं सहकार नहीं देगी ?' तब विजया बोली, आपने कृष्ण पक्ष में ब्रह्मचारी रहने का व्रत लिया है वैसे ही मैंने शुक्ल पक्ष में ब्रह्मचारी रहने का चौथा व्रत धारण किया हुआ है। आप सुखपूर्वक दूसरी स्त्री से ब्याह करो और आपके व्रत अनुसार कृष्ण पक्ष में ब्रह्मचारी रहना और नई स्त्री के साथ शुक्ल पक्ष में संसारमुख भोगना। तब भर्तार ने प्रत्युत्तर दिया, 'अरे ! हम लिये हुए व्रत जीवनभर पालेंगे। इसकी जानकारी किसीको भी न होने देंगे। माता-पिता हमारे व्रत की बात जानेंगे तब हम दीक्षा ले लेंगे।' दोनों ने सोच विचार कर तय किया कि जीवनभर व्रत पालन करेंगे। एक कमरे में एक ही पलंग पर दोनों साथ साथ सोते थे। बीच में एक तलवार रखते जिससे एक दूसरे का अंग एक दूसरे को छू न जाय। इस प्रकार पर्वत समान अटल रहकर दुनिया की नज़र में संसारी लेकिन यथार्थ रूप से बैरागी रहे। इस प्रकार कई वर्ष बीत गये। एक बार चंपानगरी में विमल नामक केवली पधारे। वहाँ के एक श्रावक जीनदास से कहा : 'जिन्दगी का एक मनोरथ है कि चौरासी हजार साधु मेरे घर पारणा करें।' तब विमल केवली ने कहा, यह बात बननी संभवित नहीं है, क्योंकि इतने तपस्वी साधु आये कहाँ से ? उनको सुजता आहार कैसे दिया जाय? लेकिन उतना ही फल मिले ऐसा एक जिन शासन के चमकते हीरे मार्ग है सही। यदि आप कच्छ देश जाकर विजय सेठ और विजया सेठानी जो भविष्य में दीक्षा ग्रहण करनेवाले हैं उन्हें भोजन कराओ तो चौरासी हजार साधु को पारणा कराने का फल प्राप्त होगा। जिनदास केवली ने पूछा : 'अहो ! ऐसे तो उनके क्या गुण हैं ?' केवली बोले, 'अनंत गुणों से वे भरपूर हैं। एक ने कृष्ण पक्ष में और दूसरे ने शुक्ल पक्ष में चौथा व्रत पालन का नियम धारण किया होने के कारण शुद्धतापूर्वक ब्रह्मचर्य व्रत पालन कर रहे हैं।' केवली के मुख की यह बात सुनकर जीनदास श्रावक कच्छ देश पधारे। इन श्रावकश्राविका को ढूंढ निकाला। दोनों को वंदन करके उन्होंने केवली के मुख से सुनी हुई बात जाहिर की। मातापिता को इस व्रत की जानकारी हो गई इसलिए विजय सेठ, विजया सेठानी ने दीक्षा ली। उन्हें पारणा कराकर जीनदास सेठ धन्य बने और केवली ने कहे चौरासी हजार साधु को पारणा कराने का जो फल मिलता वह इस दम्पती को भिक्षा देकर प्राप्त किया। विजय सेठ और विजया सेठानी ने केवली के पास जाकर चारित्र ग्रहण किया और अष्ट कर्मों को समाप्त करके केवलज्ञान पाया। बुहारी खजूरी की चोटी पर जुल रही थी तब, उसके मन में एक जीवनव्रत जाग उठाः जीऊँ तब तक जगत की सच्छता के लिए जीऊँ... और बुहारी बनकर सबके घर में वह पहुँच गई। गृहिणी की मदद से घर का कोना कोना झाड़-बुहारकर साफ किया और सफाई कर्मचारी की मदद से गालियाँ स्वच्छ बनाई। खुद के अंग अंग घिस गये और टूट-फूट गये तब तक इस प्रकार स्वच्छता के लिए समर्पण व्रत जीवित रखा। बुहारी की तरह स्वच्छता रखें।

असत्य राह पर से प्रभु परम सत्य पर तूं ले जा।
गहरे अंधकार में से प्रभू परम प्रकाश पर तूं ले जा।
महा मृत्यू में से प्रभुः अमृत तरफ तूं ले जा।
तुम बिन में हीन हूँ प्रभू तेरे दर्शन का दान दे जा।

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