Celebrating 77th Anniversary on the Occasion of CHARTERED ACCOUNTANTS' DAY

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THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

DOHA CHAPTER

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Doha CAnnect

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ICAI MOTTO

य एष सुप्तेषु जागर्ति कामं कामं पुरुषो निर्मिमाणः ।
तदेव शुक्रं तद् ब्रह्म तदेवामृतमुच्यते ।
तस्मिंल्लोकाः श्रिताः सर्वे तदु नात्येति कश्चन । एतद् वै तत् ॥

Ya eṣa supteṣu jāgarti kāmam kāmam purūṣo nirmimāṇaḥ I
Tadeva śukram tad brahma tadevāmṛtamucyate I
Tasminlokāh śritāh sarve tadu nātyeti kaścan I Etad vai tat II

That person who is awake in those that sleep, shaping desire after desire, that, indeed, is the pure. That is Brahman that, indeed is called the immortal. In it all the worlds rest and no one ever goes beyond it. This, verily, is that, kamam kamam: desire after desire, really objects of desire. Even dream objects like objects of waking consciousness are due to the Supreme Person. Even dream consciousness is a proof of the existence of the self.

No one ever goes beyond it: of Eckhart: 'On reaching God all progress ends'.

Source: Kathopanishad



CA KISHORE ALEX
Chairperson
ICAI, Doha Chapter

MESSAGE FROM THE CHAIRPERSON

Dear Esteemed Members of the CA Fraternity,

Warm greetings to you all.

As we draw the curtain on the second quarter of 2025, I am filled with immense pride and gratitude for the unwavering enthusiasm and active engagement of our members. This quarter has been a vibrant reflection of our chapter's dedication to professional excellence, personal well-being, and social responsibility.

We commenced the quarter by honoring Labour Day, acknowledging the invaluable contributions of the workforce that forms the backbone of our society. In alignment with our wellness initiatives, we marked International Yoga Day with a well-attended session that fostered both physical and mental well-being among members and her families.

We also hosted insightful seminars on IFRS updates, Anti-Money Laundering (AML) and Transfer Pricing, ChatGPT and AI in finance and the latest developments in Qatar Tax Laws. These sessions attracted strong participation and served as valuable platforms for continuous learning and staying abreast of emerging trends

A creative spark lit up our chapter during the Painting and Photography Workshop, where members displayed incredible talent and artistic expression. The session was not just enriching, it was a celebration of the diverse abilities that reside within our professional community.

We also embraced the spirit of giving during Ramadan, distributing Iftar food kits to those in need—a gesture that brought both comfort and joy to many.

I would like to take this opportunity to extend special appreciation to our PR and Communications Team for her tireless efforts in coordinating and promoting these initiatives. Her dedication shone through in the Q1 2025 newsletter, which received heartfelt commendation from the President of ICAI—a moment of pride for us all.

As we step into the second half of the year, I extend my warmest wiands to you and your loved ones on the occasion of Eid al-Adha. May the festival uandr in peace, prosperity, and happiness in your lives.

Let us continue to work together—learning, serving, and growing as a united and vibrant professional community.

Warm Regards

CA Kishore Alex

Chairperson
ICAI, Doha Chapter



CA ARUN SOMANATH
Vice-Chairperson
ICAI, Doha Chapter

MESSAGE FROM THE VICE-CHAIRPERSON

Dear Members,

Greetings!

As we bring you this edition of our newsletter, I am reminded of how learning and resilience shape not just careers—but character. This issue dives into some thought-provoking themes that blend reflection, determination, and inspiration.

- "The Dark Side of AI" reminds us that technology is a powerful ally—but only when guided by ethics and wisdom.
- "From Shock to Shine" shares a remarkable journey of a CA student who turned academic setbacks into a springboard for success—through the science of learning.
- "Don't Watch the Clock" nudges us to move with purpose. Like time, progress is constant when fuelled by perseverance.
- Our feature on Yoga reaffirms the ancient truth: balance between mind and body is not a luxury, but a necessity in today's high-speed world.

We also take a moment to appreciate the life journey of a senior member of our fraternity—whose decades of experience, quiet perseverance, and deep integrity serve as a beacon for the younger generation. Their journey is a testament to how consistency and values are the true cornerstones of lasting success.

As you explore these stories, I hope you take away more than just words—may you find energy, perspective, and perhaps a nudge to reflect, realign, and rise.

CA Arun Somanath

Vice Chairperson



CA MANISH KUMAR
Excom Member
ICAI, Doha Chapter

MESSAGE FROM THE NEWSLETTER COMMITTEE

Dear Professional Colleagues,

Eid-Al-Adha Mubarak to you and your families!

We are absolutely delighted to present the **Second Edition of *CAnnect* for 2025** — your very own quarterly newsletter from the ICAI Doha Chapter! This edition is brimming with **fresh updates, sharp insights, and engaging stories** from the ever-evolving world of accounting and finance.

A huge thank you to all our esteemed members who contributed articles, shared ideas, and sparked conversations. **Your passion fuels this community** — every article, every shared thought becomes a ripple that inspires others to jump in and make this platform even richer.

I warmly encourage each one of you: **be bold, be creative, and be heard!** Whether it's a technical insight, a professional reflection, or even a humorous take on our everyday work, your voice matters here. Let's continue to build a **vibrant, supportive and** professional space together.

We deeply value your feedback — after all, we accountants *love* good reviews (and yes, we're brave enough to handle the tough ones too!).

Finally, my heartfelt thanks to our unstoppable Newsletter team — for their tireless dedication and for making sure this newsletter continues to remain vibrant.

Enjoy reading, stay inspired, and remember: in the world of numbers, it's the people who truly count.

Warm Regards,
CA Manish Kumar
Member - Executive Committee
ICAI, Doha Chapter

CA George Thomas

Group CFO & Advisor to Chairman Intertec Group WLL Qatar

Meet CA George Thomas, a dynamic leader whose career bridges the worlds of finance, education, and public speaking. As the CFO of Intertec Group WLL Qatar, Vice President of Savithri Pune University Qatar, and a seasoned Toastmaster, he brings a wealth of insight shaped by decades of multifaceted experience. In this exclusive interview, we explore both the technical acumen and personal philosophies that define his remarkable journey.



Interviewer: We sincerely thank CA George Thomas for graciously sharing his time and insights with us today .You've built a remarkable career spanning corporate finance and education leadership. Looking back, what inspired you to pursue both paths, and how have they shaped your perspective?

CA George : I have, from my early career, always approached management from a broader perspective and not from just a financial angle. During meetings whenever I expressed my opinion on the topic of discussion people used to react 'You are not a CA'. My outlook was always beyond finance, beyond CA. So, pursuing multiple paths of leadership was quite natural to me.

Interviewer: Universities today face evolving challenges. What innovative strategies do you believe are essential for shaping the future of higher education?

CA George : The objective of higher education is to prepare the students for a career. The carrier options and job profiles are continually changing these days. The Universities must rise to face these challenges and make continuous changes in their syllabus, teaching methodology and student engagements. The cooperation between universities and corporates also to be improved to understand the current and future caliber of talents needed to run and manage organizations.

Interviewer: Beyond accounting and audits, how can finance professionals actively contribute to the growth and success of educational institutions?

CA George : Educational institutions play a very crucial role in shaping the future citizens of the world. The finance professionals can use their skills and knowledge to help these institutions to reform their curriculum, modify teaching technics and help the students to be up to date with current trends and requirements.

Interviewer: Leadership comes with immense responsibilities. What keeps you motivated daily, despite the challenges of senior leadership?

CA George : I thoroughly enjoy being in leadership and being in control. I like to take on the challenges these positions bring. When the challenges become your passion, you live that. When you face the challenges you enjoy, you lead a life of fulfillment and enjoyment on a daily basis.

Interviewer: If you could go back in time, what advice would you give to your younger self at the start of your career?

CA George : "Bent, Don't Break." Look at a plant and see how it bends and extends itself to seek sunlight. Whatever the difficulties may be, it will try and extend and reach for the sunlight. We will also face a lot of challenges, especially early in our life and careers, we need to adjust, change, compromise, learn, relearn, unlearn so that we bend ourselves to create whatever is needed to succeed and face the situation successfully.

Interviewer: As CFO of Intertec Group Qatar, what are the biggest financial challenges businesses face today, and how do you approach them strategically?

CA George : The biggest challenge faced by any business at any time is to GROW CONTINOUSLY. You need to continuously deliver better results, better rewards, better

market share, and better bottom line. In order to do this, you need to grow and do things in a better way than you did yesterday. You need to continuously improve efficiency, control costs and utilize your resources better. You may have to dispose of units, acquire new businesses or merge with strategically aligned companies to take advantage of market dynamics. You need to understand your competencies and see how best it can be leveraged to grow continuously. You need to understand your competitors, market dynamics and your own strengths and weaknesses. A 360 degree understanding of your own business.

Interviewer: Balancing corporate finance with your role in education is no small feat. How do you manage these dual responsibilities effectively?

CA George : Finance is my core competency and leadership is my passion. I enjoy both. When you use your core competency to lead and mange, you enjoy, and everything come to you naturally.

Interviewer: Setbacks often shape careers in unexpected ways. Was there ever a defining moment in your journey where a challenge turned into an opportunity?

CA George : I always believed that there is no problem without a solution. We need to just find and implement them. We faced a great challenge during covid time when the businesses came down and our clients started defaulting on payments. We worked together with them and scaled down the business, helped them better manage their inventory and receivables. All of them responded and we were able to manage the situation without any defaults. We also used that opportunity to expand our retail outlets by taking more shops in the malls which were available at the lowest rent for long periods.

Interviewer: Your experience in the Toastmasters Club has refined your communication skills. What key advice would you offer to professionals struggling with public speaking?

CA George : Toastmasters is not just about public speaking. It is a voluntary organization which develops vital human capabilities like leadership, communications and personality. In order to succeed in any profession, you need to be a better leader, communicator, supervisor, motivator and inspirer. Toastmasters will help you to learn these skills by the mantra 'Learn by Doing'. It also helps you understand human values and principles, motivates you to contribute to the welfare of others and society, inspires you to give without expecting anything in return,

Interviewer: Managing a thriving career while leading a family requires balance. What guidance would you share with professionals striving to navigate work and personal life successfully?

CA George : The support of your family in your life is a very vital part of a peaceful and successful journey. You have to be very transparent and compromise to make it happen. Whenever there is a conflict in a family situation, be transparent, frank and honest to each other. Discuss the situation thoroughly and come to the best conclusion for all. There is nothing called winning or losing in a family environment. All are winners or all are losers. Hence, always making it a win for all.

Executive Summary:

Of late, CFO's role has been expanded significantly, beyond number-crunching. As business partners, they are leading transformative initiatives and are driving formulation of strategies which are pivotal for organizations that aspire to scale greater growth or navigate changes. This in turn requires an ability to analyze, articulate and communicate vital information to wide ranging, internal & external stakeholders. This article attempts to provide insight into one of the most important new age skills for finance professionals, which is "storytelling".



CA NIRLEP BHATT
Former Chairperson
ICAI, Doha Chapter

Introduction:

There has been a paradigm shift in the role of Chief Financial Officer (CFO) over the years, thanks to the ever-increasing digital transformation, cross-border expansion and transactions, thrust on sustainability and growing gamut of regulatory requirements. CFOs are sagacious strategists and value creators to charter future roadmap and are required to keep an eagle eye over external environment and internal operation. Further, due to multiple stakeholders and complex business models, demystifying numbers and presenting its contextual understanding have been of paramount importance. The skills which are required for the same are as crucial as skills which are required to generate the numbers. Hence, performance and language, as represented by numbers and narratives, have given rise to an important skill - **financial storytelling**.

Storytelling in finance – A vital skill:

In a simple term - Financial storytelling means identifying "why" behind your numbers. The process involves extracting value from financial metrics and parameters and communicating them effectively across the company and with stakeholders. It's an art that transforms financial information to make it not only accessible but also engaging, impactful and everlasting.

Reasons why storytelling is one of the most sought-after skills**: -**

- **Overload of Data**: - The data driven decision-making process is a cornerstone of the success of any organization. In the digital era for organizations, having access to data is not difficult, however often there is an overload of data, owing to which organizations

tend to lose focus on the correct and timely course of action. Storytelling in Finance has become an important theme, because of this phenomenon. The quality of her decisions directly depend on the relevance and quality of data.

- **Interpretation of Numbers**: - For any decision to be more productive, presenting numbers alone will not be helpful, but analysis, interpretation and defining outcome and benchmarking the numbers, will make presentation more action-oriented and futuristic. Numbers and Data need to be filtered so as to produce logical insight and pragmatic course of action, with an analytical approach and Discernment.
- **Diverse set of Stakeholders**: - Storytelling skill has gained prominence in the wake of the requirement to convey information, ideas and thoughts and to lay future roadmap to stakeholders. Further, the objective of each stakeholder may not be identical. It's imperative to translate the numbers and even non-financial details into a lucid manner. Here, Knowing Your Audience (KYA) is very important.
- **Cascading of information**: - Often it happens that end-users of the financial information are not in direct interaction with CFOs and departmental heads cascade the financial information to her team members. (e.g. General Manager Marketing passes on financial information received from CFO to the Salespersons). To achieve and exceed departmental goals, the "user and consumer of the information" should watch, listen, digest, understand, ask questions wanting to know more, act on it and share further (i.e. to her teams)
- **Humanizing the Finance Function**: - Rather than just presenting hard facts and cold data (e.g. risk, process, numbers, performance), storytelling attempts to engage the users, helps build rapport, encourages questions and as such strengthens goal congruence with-in the departments and organizations.

Components of Story Telling

- **Knowing the Audience**: - The first step is Knowing the Audience. Before crafting a financial story, understand the

audience's level of understanding of financial concepts, familiarity with technical terms, her interests and concerns. It pays to speak in the manner the audience understands and avoid jargon, acronyms or technical language. Because the purpose is not impress the audience but to inform by making an impact. E.g. while addressing HR – connect the financial performance with employee turnover. While addressing marketing executives, explain the benefits fetched from the marketing and branding campaign.

- **Contextualize Narrative**: - Build up compelling narrative, by preferably using what is called *"reverse narrative technique"* – i.e. you may like to use real-life case and paint a picture of the macro environment or competition landscape and then move into agenda, so audience can relate well. e.g. - whether it is to discuss finding by the internal auditor or to deliberate Quarterly Performance. If the downward trend in revenue of FMCG co. is to be discussed, then it is more logical to present the same with a narrative about the reduction in disposable income of the consumer. Also, it's essential to adopt a "helicopter view" that highlights key factors in financial data rather than getting stuck in minor details.
- **Data Visualization**: - Rather than plain data and numbers, it is advisable to paint vivid pictures with infographics, graphs, diagrams and trends with appealing colors but without making it jazzy. The technique called "Compare and Contrast" to iron out any ambiguity and bring out right perspective may also be utilized. *It's said that "You can present something without visuals, but visuals will not present themselves".* Any visual is there to complement contents, structure and delivery and not to substitute the same.
- **Actionable Insight:** - In conclusion, the goal of financial storytelling is not just to inform, but to give focused direction towards future action, within a time bound manner. If there is a discussion on a problem, suitable alternatives for solutions should also be suggested. Whether it's expansion of business vertical or divestiture from

a subsidiary, the story should lead to a clear call to action.

"Four What" Strategy

Delivering an impactful financial story, goes down to the "Four What" strategy, a potent tool to convey action-oriented message: explain *"what happened"* and why, discuss *"what are the implications"*, present *"what if scenario"* and conclude with *"what actionable"* steps can be taken.



"Be 'creative'? I'm an accountant, not a novelist."

Conclusion:

It's quoted by Soufyan Hamid that "Storytelling will help CFOs, finance directors or finance to convince her business partners about what's happening, why it happened, and what can we do about it."

With storytelling techniques in deliverables, CFOs can transform numbers into compelling narratives, engaging her audience and providing deeper insights into the current position and future of the business. *Broad spectrum of finance function is not just about presenting data; it's about conveying information behind the data, with a story that informs, engages, educates and inspires.*

The Dark Side of AI

Artificial Intelligence (AI) is no longer just a buzzword; it's an integral part of our daily lives. From automated chatbots and personalized recommendations to smart assistants and autonomous vehicles, AI is revolutionizing how we live, work, and interact. Around the globe, businesses and governments are investing billions to leverage AI's immense potential. But amid all the excitement and rapid adoption, one crucial aspect often remains overlooked — the dark side of AI.



CA MAYANK JAIN
IFRS Implementation and Group Consolidation

While the spotlight remains firmly on its benefits, the threats, misuse, and unintended consequences of AI demand equal — if not more — attention. In fact, there lies a massive opportunity for tech entrepreneurs to build robust solutions that protect people, companies, and nations from AI's adverse effects. A startup addressing these challenges could well become the next unicorn.

The Misuse of AI: A Growing Concern

Let's begin by acknowledging the positive: AI is undeniably powerful and useful. Tasks that once took hours or days are now completed in seconds. Whether you're generating text, creating images or videos, organizing your schedule, or even diagnosing diseases, AI can assist with incredible efficiency.

But with great power comes great responsibility — and, unfortunately, not everyone uses this power responsibly.

Deepfakes and Fake Content

One of the most alarming developments is the rise of deepfakes. AI-generated photos, videos, and voices have become so realistic that it's increasingly difficult to distinguish real from fake. This technology, which could be used for harmless entertainment or education, is now being exploited to create fake evidence, spread misinformation, or even blackmail individuals.

Imagine a public figure's video doctored to say something inflammatory — the consequences could be disastrous. Worse, even if proven false later, the damage to reputation, stability, and public trust may be irreversible.

Fake Bills and Financial Fraud

Another rampant misuse of AI involves generating fake documents, particularly for financial fraud. One can use AI tools to

create realistic-looking bills or receipts for fake reimbursements. Whether it's a corporate setup or a government department, such acts can lead to significant financial losses.

In environments where controls are lax or where automation has replaced human verification, the potential for fraud skyrockets. AI's ability to generate authentic-looking data makes detection increasingly difficult.

Risk to Property and Public Assets

AI's misuse isn't limited to digital scams. There is also a risk to physical property and infrastructure. For example, when AI models are used to manage or monitor public assets — such as automated surveillance, security access, or damage assessment systems — any loophole or manipulation can lead to severe losses.

As systems become more autonomous, the chance for individuals or groups to manipulate inputs (like images or sensor data) to gain unauthorized access or benefits also rises.

The Data Dilemma: Power and Vulnerability

At the heart of all AI lies one precious commodity: data.

Data is what trains AI. The more data it has, the better it learns, the more accurately it predicts, and the more valuable it becomes. An AI trained on large, rich datasets can be immensely powerful for any entity — be it an individual, corporation, or government.

But what happens when that data falls into the wrong hands?

Consider this: a government AI system trained on citizen data — health records, travel history, social behavior — could optimize public services. But in the hands of a malicious actor, the same data could be used for surveillance, blackmail, or targeted attacks.

The stakes are high. Cybersecurity experts have long warned that data breaches in the AI era are not just about identity theft or financial fraud — she could undermine national security.

Dependence and Skill Degradation

The benefits of AI's convenience come with a hidden cost: human skill erosion.

Today, people use AI to write emails, summarize articles, draft reports, and even think creatively. While this is a massive time-saver, there's a concern that our core capabilities — critical thinking, creativity, and communication — may weaken over time if we over-rely on machines.

Just as calculators impacted basic math skills and GPS made people less reliant on navigation abilities, AI could potentially diminish cognitive effort across the board. For the next generation, this could lead to a gap in fundamental problem-solving and independent thought processes.

AI in Finance and Insurance: Efficiency vs. Exploitation

In the financial services and insurance sectors, AI is streamlining operations like never before. Banks use AI for fraud detection, credit scoring, and customer service. Insurance companies automate claim processing, pricing, and risk assessment using machine learning models.

Take the case of a motor insurance company. With AI-based claims processing, a customer uploads a photo of the damaged vehicle, and the system instantly assesses the damage and generates a repair estimate. It's fast, efficient, and cost-saving — on paper.

But here's the catch: What if someone manipulates the image using AI tools to exaggerate the damage? A scratch could be made to look like a totaled bumper. If the company relies solely on automated systems without human verification, it could face huge financial losses.

The same scenario applies to health insurance, where fake medical reports or altered diagnoses generated using AI can lead to fraudulent claims.

This brings up a critical concern — when automation replaces human oversight entirely, it opens the door to exploitation.

The Startup Opportunity: Building a Digital Firewall for the AI Era

Now that we've explored the threats, it's time to talk about the silver lining — the *opportunity*.

There is a massive, under-served need for solutions that can detect, prevent, and mitigate the misuse of AI. This space is ripe for innovation, and a startup focused

on AI security could lead the charge.

Here are a few promising areas for tech entrepreneurs:

- **Deepfake Detection Tools**: AI to fight AI. Use machine learning to detect inconsistencies in videos, images, or audio files that indicate manipulation.
- **Document Authenticity Verification**: Tools that cross-verify generated bills, invoices, or claims with real-world databases or transaction logs.
- **Data Protection Platforms**: Systems that monitor, encrypt, and anonymize sensitive data before it's used in training or analytics to prevent leakage.
- **Behavioral Analysis Engines**: AI systems that learn to detect suspicious user behavior or data inputs — for example, fraud rings using AI to file insurance claims.

AI Model Auditors: Third-party platforms that regularly audit AI systems used by companies and governments to ensure ethical and safe practices.

With growing concern among businesses and regulatory bodies, a startup that builds reliable, scalable solutions in this space could attract major interest from investors, clients, and even governments. We're not far from the day when AI governance and audit will be as critical as cybersecurity is today.

Conclusion: Use AI, But Use It Wisely

AI is perhaps the most transformative tool humanity has ever created. Its applications are limitless, its efficiency unmatched, and its potential still largely untapped. But like all powerful tools, it carries risks — especially when misused or left unchecked.

From deepfakes to data breaches, from skill degradation to financial fraud, the dangers are real and growing. The more we integrate AI into our lives, the more we must ensure it serves us — not threatens us.

Therein lies a powerful message for innovators, leaders, and entrepreneurs: solving the challenges of AI misuse isn't just a responsibility — it's a once-in-a-generation opportunity.

The world needs safeguards for the AI era. And the first movers who build them could not only protect society but also build the next billion-dollar company.

DON'T WATCH THE CLOCK; DO WHAT IT DOES. KEEP GOING." – SAM LEVENSON



CA PRAKASH SOMANI

For chartered accountants who have spent years mastering the technical depths of accounting, auditing, and compliance, the idea of stepping out to start her own business can feel like stepping into the unknown. But the truth is, **progress and success come to those who keep moving forward, even when the path seems uncertain.**

Real-Life Stories: Chartered Accountants Who Took the Leap

Taking risks is the common thread running through the journeys of several renowned chartered accountants who broke away from traditional roles to become entrepreneurial icons. Here's how Aman Gupta and Namita Thapar joined the league of risk-takers like Kumar Mangalam Birla, Rakesh Jhunjhunwala, and Deepak Parekh.

Aman Gupta: Betting on Himself, Again and Again

Aman Gupta's journey from chartered accountant to co-founder of boAt is a masterclass in risk-taking. Despite clearing up the CA exam at a young age, Aman found himself unfulfilled in conventional accounting jobs. He ventured into business with his father, faced multiple failures, and even shut down five startups before boAt. Each setback was a calculated risk, but Aman never let fear dictate his path. Instead, he invested his savings and energy into boAt at age 36, starting from a small co-working space. His willingness to risk stability for passion, and to learn from every failure, ultimately led to building one of India's most successful consumer electronics brands.

Namita Thapar: From CFO to Entrepreneurial Leader

Namita Thapar, after qualifying as a CA and earning an MBA from Duke, joined Emcure Pharmaceuticals as CFO. While and thrived in finance and took the bold step of moving beyond her comfort zone to head Emcure's domestic business and

later founded Incredible Ventures, an academy for young entrepreneurs. Namita's story is about giving up a secure, prestigious role for the uncertainty of building brands and nurturing new ventures. Her leap into entrepreneurship and investing, especially as a prominent face on Shark Tank India, shows how calculated risks can lead to new opportunities and greater impact.

Kumar Mangalam Birla: Transforming a Legacy

When Kumar Mangalam Birla took over the Aditya Birla Group at 28, he faced skepticism and enormous expectations. Rather than play it safe, he made bold acquisitions and diversified the group, notably with the high-stakes purchase of Novelis. Birla's story is about taking risks not just to maintain, but to multiply, a legacy.

Rakesh Jhunjhunwala: Investing Against the Odds

Rakesh Jhunjhunwala, once a practicing CA, became India's most celebrated investor by taking risks in the stock market when few believed in its potential. He always emphasized risking only what you can afford to lose and learning from setbacks, turning calculated risks into massive wealth.

Deepak Parekh: Building New Markets

Deepak Parekh left a stable banking career to join HDFC, then a fledgling housing finance company. His decision to risk a secure job for a new venture paid off, as he built HDFC into a financial powerhouse.

Your Marks Don't Define Your Future

Here's a truth every CA should remember: Once you step into the real world, nobody is going to ask your CA rank or whether you passed with 40 marks or 80**.** After a few years, what matters is your experience, your skills, and your ability to deliver results. Whether you were a rank-holder or just scraped through, you'll be competing in the same arena, facing the same challenges, and seizing the same opportunities as everyone else.

Success in business doesn't care about your exam scores. What counts is your willingness to take risks, learn from failures, and keep moving forward-just like Aman, Namita, Birla, Jhunjhunwala, and Parekh.

My 17-Year Journey: Lessons from the Top

Having spent 17 years working with IT mammoths, media tycoons, retail giants, and pharma leaders, one lesson stands out above all: **the best learning always comes from the person at the top**. Whether it was a visionary CEO, a daring founder, or a dynamic business head, I found that observing and learning from these leaders gave me insights no textbook or accounting manual could provide.

What also became clear is that **limiting yourself only to accounting is a roadblock**. If you want to grow, you must understand the business as a whole-how products are developed, how markets are captured, how brands are built, and how risks are taken. Every organization I worked with taught me that the real value of a CA is not just in balancing books, but in thinking like a business owner.

If you're considering a leap into entrepreneurship, my advice is simple: **learn business wherever you work.** Get involved beyond your job description, ask questions, and understand the why behind every decision.

And when it comes to taking the leap, do it only when you are absolutely certain. In my experience, a single doubt can be a big 'no' towards making such a significant change. **Clarity of purpose and conviction are your best allies on this journey.**

A Quick Caveat: AI Is Here, But It Can't Replace Your Leap!

Yes, AI is transforming industries-including finance and accounting. It can crunch numbers faster than you can say "balance andet," and sometimes even suggest business strategies. But here's the funny part: **no AI, no matter how smart, can take the leap for you or feel the thrill (and fear) of starting something new.**

So while AI might help you with data and analysis, the courage to take risks, the vision to innovate, and the grit to keep going? That's all human-and that's your secret advantage

The Takeaway

Whether it's Aman Gupta betting on a new consumer brand, Namita Thapar stepping into entrepreneurship, or industry stalwarts like Birla, Jhunjhunwala, and

Parekh, the lesson is clear: **Risk is not the enemy; it's the bridge to possibility.** For chartered accountants dreaming of business, these stories-and my own journey-prove that embracing risk thoughtfully and persistently is the key to unlocking your entrepreneurial potential.

So, don't let your marks or your fears hold you back. The world is waiting for your ideas. Take the leap-you're more than ready!

~ THIS ARTICLE IS CRAFTED BY ME, POLISHED BY AI, AND SPRINKLED WITH A DASH OF HUMAN WIT ~

Connection is the New Capital



CA BINAL SHAH

"Not every treasure is mined or mapped,
Some are shared, and some are tapped.
When minds align and voices meet,
Real value flows—not just on a spreadsheet."

We live in a world where capital is often defined by balance sheets, bank statements, and investment portfolios. But the truth emerging in boardrooms, Zoom calls, industry forums, and everyday workspaces is this:



Connection is the new capital.

Not symbolic capital. Not emotional fluff.

Strategic capital. Tangible capital. Capital that moves needles.

Because whether you're in finance or operations, audit or analytics**—ideas don't move by structure alone. They move through people.**

Rethinking What Capital Really Means

Traditionally, we've been taught that capital comes in hard forms: financial capital, physical capital, human capital. But we're now operating in an economy where the fastest growth is powered by intangible assets.

Trust.Access.Influence.Learning.Collaboration.

Think about it:

A well-placed connection can accelerate funding faster than any cold pitch.

A casual conversation can unlock insights no dashboard ever will.

A simple question—at the right time—can trigger a shift in strategy that months of meetings couldn't.

In a world of AI, automation, and analytics, ***what remains irreplaceable is the human network. Not just who you know—but how you engage, why you share, and when you step up.***

A Moment That Proved It to Me

A few years ago, I was part of a finance transformation initiative—tasked with cutting delays, streamlining reconciliations, and cleaning up reporting lags. Despite several brainstorming sessions with senior leaders and consultants, we were hitting the same wall. Technical solutions weren't sticking. Cross-functional alignment was weak. Everyone was waiting for the "right" answer to come from the top.

Then came the breakthrough—not from a tool or tle—but from a voice.
A quiet, newly joined internal auditor asked one ques on:
"Are we tracing numbers or understanding flow?"



It wasn't just a clever line—it was a perspective shift.
We went from controlling numbers to understanding value chains. From firefighting to flow-mapping.
From friction to function.
That's when it hit me: **real transformation doesn't start with a system. It starts with a connection.**
One voice. One question. One spark. That's capital.

Doha CAnnect- Where Capital Flows in Conversations

This is exactly why Doha CAnnect isn't just a newsletter. It's a **platform of capital exchange.**
Every member who posts an idea, every comment that builds on it, every experience that's generously shared—**adds to the collective capital of this chapter.**

Let's be clear. This isn't about likes, hierarchy, or resumes. This is about **value velocity. The speed at which insight travels, multiplies, and lands in the right place.**

In just the past few months, I've seen this community:

Help a CFO reimagine valuation storytelling

Support a new entrepreneur in decoding their financial model

Translate IFRS complexity into business relevance for leadership teams None of this was mandated. None of this was transactional.

It was organic capital exchange powered by connection.

Why Connection Is Now a Core Asset

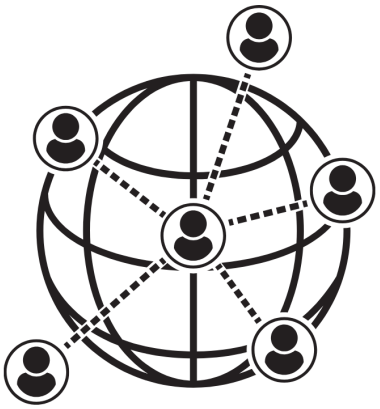
The most valuable professionals I've worked with—and learned from—have one thing in common: They invest in relationships before they need returns.

Because they understand:

· Knowledge fades unless shared.

· Expertise deepens through discussion.

· Reputation compounds through contribution.



Let's stop seeing connection as a "soft skill." It's a **strategic skillset.**

In fact, in today's market, a strong network can outperform a strong net worth—especially when it comes to career opportunities, innovation, collaboration, and relevance.

Capital Is Built in Conversations, Not Just Calculations

As someone deeply involved in corporate finance, risk modeling, and business analysis, I've used countless systems: ERPs, BI tools, risk engines, and performance trackers.



But I'll tell you this honestly:

- A well-timed voice note has solved what dozens of emails couldn't.
- A 15-minute peer conversation unlocked clarity we couldn't find in a 50-slide deck.
- A community-led brainstorming session added more value than a paid external review.

Data moves decisions.
But connection moves people.
And people move everything else.

Imagine the Compound Interest of Connection
What if we treated human connection with the same respect as equity?

What if we:
· Measured contribution beyond deliverables?
· Valued vulnerability as much as visibility?
· Shared stories, not just statistics?

We'd see:

- Faster learning curves
- Higher innovation rates
- Deeper resilience in change

Because when you connect you create exponential value—through co-creation, clarity, and courage.

Visualizing the Future: Capital as Community



Picture this:
A map of interconnected professionals. Each point a lived experience. Each thread a knowledge pathway. Each spark a potential breakthrough.

That's what we're building here — a capital network where ideas, insight, and inclusion are the currencies.

When you contribute to Doha CAnnect, you're not just filling a newsletter.
You're fueling a movement.

Final Thought: You Are Capital

We often look at market cap, brand equity, or retained earnings as measures of value.

But here's another lens:
Your lived experience.
Your connections.
Your courage to share.

That's value. That's capital. That's Doha CAnnect.

"In circles wide and platforms bright, Let wisdom flow like morning light.
For when we CAnnect — not just connect— We shape a future we all respect."



From Shock to Shine: How a CA Student Rewrote Their Story Through the Science of Learning



CA PRIYAM CHAUHAN

And had always been the bright one.

From school quizzes to university finals, academic success had come naturally. Her journey was a clean slate — no backlogs, no detours. So when and failed the CA IPCC (Integrated Professional Competence Course) on the first try, the shock hit hard.

And wasn't prepared — not emotionally, not strategically.

When Intelligence Meets a Wall

Result day. The screen didn't lie. The failure wasn't just a missed exam — it felt like a fracture in identity. How could someone who always excelled suddenly fall short?

For a while, everything paused. The phone stayed silent. Books gathered dust. Confidence faded.

But beneath the silence, something new began. Not just a better exam plan — but a whole new way of learning.

Turning Failure into Feedback

And made a choice: to stop treating failure as the end and start treating it as feedback.

What went wrong? Why hadn't the old methods worked?

That's when and discovered something most high performers miss: being "studious" isn't the same as knowing how to learn — especially under pressure.

And isn't going to study harder this time. And is going to study smarter — using research-backed strategies rooted in how the brain actually learns.

Step 1: First Read — Exposure Without Pressure

And began with a new mindset. The first read wasn't about memorizing or highlighting. It was just exposure.

Cognitive load theory shows that low-stress reading reduces overwhelm and helps the brain absorb more later.

No pressure. Just familiarity.

Step 2: Comprehension — Building Mental Models

Next came slow, focused understanding. And asked questions, rephrased laws in her own words, and made connections between topics.

This was elaboration — a strategy that strengthens memory by linking new material to what you already know.

And wasn't just studying subjects. And was building a map of how everything fit together.

Step 3: Memorization — Active Recall + Spaced Repetition

Once understanding was in place, and focused on retrieval.

And stopped passive reading and started active recall: closing the book and trying to recall steps, lists, or definitions from memory.

And used spaced repetition, reviewing key ideas at increasing intervals — a proven technique for long-term retention.

Step 4: Practicing Under Pressure — Training for the Real Test

The biggest shift? She practiced under stress.

She studied when tired. Reviewed when distracted. Simulated exam conditions with a timer and handwritten answers.

This wasn't sloppiness — it was strategic. "Desirable difficulties" make recall stronger and more resilient.

She trained her brain not just to remember — but to remember **under pressure**.

The Power of Mental Simulation

On days without time for full revision, she didn't panic.

She practiced **mental recall** — closing her eyes and walking through topics, recalling clauses, imagining cases, summarizing procedures.

This wasn't passive. It was high-efficiency revision, strengthening neural pathways even without books.

6-Hour Subject Revision

Eventually, she trained to revise entire subjects in six hours — not by re-reading, but by mentally rehearsing and actively recalling.

It was like athletic training. Not relying on memory "just working" — but building it to perform, even under stress.

The Exam Hall: Recall in Action

When she entered the exam hall again, she wasn't fearless. But she was ready.

Her body was tired. Brain not at 100%. But she had practiced recall under these exact conditions.

Answers surfaced from a deep place — not luck, but **deliberate preparation**.

More Than a Pass — A Transformation

She passed. But more than that — she evolved.

She didn't just crack the exam. She mastered something bigger: **how to learn under pressure**. How to rise after falling. How to prepare the mind to perform when it counts.

And now she shares this journey with others, saying:

"You don't need to remember everything. You need to remember what matters — *when* it matters. That only happens when you train your brain to retrieve, again and again."

Key Takeaways (Backed by Brain Science):

- **First Read = Exposure:** Light reading reduces overload and builds familiarity.
- **Second Read = Understanding:** Use elaboration to connect new ideas with existing knowledge.
- **Learning = Active Recall + Spaced Repetition:** Retrieval is more powerful than re-reading.
- **Practice Under Stress:** Simulating difficulty improves real exam performance.

Mental Simulation: The mind can revise, even without books — if trained right.

Final Message to Every Student:

You are not your results. You are your *response* to them. Success isn't about never falling — it's about rising with smarter tools. Study less out of fear. Learn more through science. Your comeback is just practice away.

India Calling: Smart Investment Pathways for NRIs



CA MANISH KUMAR

India continues to make headlines as one of the world's fastest-growing economies. With a dynamic financial ecosystem and a strong regulatory framework, it presents a compelling opportunity for Non-Resident Indians (NRIs) to invest back home. Whether you're looking to grow your wealth, diversify your portfolio, or plan for long-term financial security, India offers a suite of investment options tailored to your goals.

In this edition, we bring you a curated guide to the most relevant and promising investment avenues available for NRIs—backed by regulatory clarity and growing market confidence.

1. Equities & Mutual Funds: Powering India's Growth Story

If you believe in India's long-term economic potential, equities are your gateway.

Direct Equity (via PIS Route): NRIs can invest in shares of Indian companies through the Portfolio Investment Scheme (PIS). This requires designated NRE/NRO accounts, demat and trading accounts. The rules are simple—only delivery-based transactions are permitted, and certain sectoral restrictions apply.

IPOs: Participating in Initial Public Offerings is seamless. NRIs can invest directly through ASBA-enabled NRE/NRO accounts—no PIS needed.

Mutual Funds & ETFs: Prefer a professionally managed route? NRIs can invest in equity, debt, or hybrid mutual funds and ETFs through NRE/NRO accounts. Do note, some U.S. and Canadian NRIs may face restrictions due to FATCA compliance.

Pro Tip: Invest via NRE for full repatriability. For NRO, repatriation is limited to USD 1 million per financial year with proper documentation.

2. Fixed Income: Stability with Predictable Returns

If safety and consistent income are your focus, India's fixed income products are worth exploring.

NRE & FCNR(B) Fixed Deposits: These rupee or foreign currency deposits offer stable interest rates, full repatriability, and tax-free earnings in India.

NRO Fixed Deposits: Ideal for parking income earned in India, such as rent or dividends. While interest is taxable, repatriation is possible up to the regulatory limit.

Bonds and G-Secs: NRIs can invest in government securities and PSU bonds via the RBI's Retail Direct platform. These are relatively low-risk and come with steady returns.

National Pension System (NPS): Looking for long-term retirement planning? NRIs aged 18–70 can invest in the NPS. It offers tax benefits and a disciplined savings approach.

3. Real Estate & REITs: Building a Base in India

Many NRIs continue to see real estate as a tangible and emotionally rewarding asset.

- **Residential & Commercial Property:** You can freely buy any number of residential or commercial properties. However, farmland, plantations, and farmhouses are off-limits.

REITs: For those preferring a hands-off approach, Real Estate Investment Trusts offer a way to benefit from India's commercial real estate growth—without managing physical assets.

Tip: If you can't be physically present, appointing a Power of Attorney (PoA) simplifies property transactions.

4. Gold: A Timeless Indian Investment

Gold is more than tradition—it's also a smart portfolio diversifier.

- **Gold ETFs & Mutual Funds:** Easy to invest, demat-based, and reflect real-time market prices.
- **Digital Gold & Physical Gold:** Also available through trusted channels, though logistics and safety should be considered.

Sovereign Gold Bonds: While fresh investments are restricted for NRIs, existing holdings can be retained until maturity.

Tax Note: Long-term capital gains from gold (after 3 years) enjoy indexation benefits; otherwise, it's taxed per your income slab.

5. PMS & AIFs: For the Sophisticated Investor

If you have a larger corpus and prefer professional wealth management, consider these premium routes:

- **Portfolio Management Services (PMS):** Minimum investment: ₹50 lakh. You get a customised investment strategy managed by professionals.

Alternative Investment Funds (AIFs): From startups and infrastructure to hedge strategies, AIFs (Category I–III) offer diversified exposure. Entry starts from ₹1 crore.

⚠ These are high-return–high-risk instruments, best suited for experienced investors.

6. GIFT City: India's Global Financial Gateway

The International Financial Services Centre (IFSC) at GIFT City, Gujarat, is opening up exciting new possibilities for NRIs:

- Multi-currency bank accounts (USD, EUR, GBP, etc.)
- Access to offshore mutual funds, bonds, and PMS

Attractive tax benefits on capital gains, dividends, and interest income

With lighter compliance and competitive returns, GIFT City is fast becoming a preferred wealth management hub for global Indians.

⚖ **7. Taxation & Repatriation:** What You Should Know

Taxation:

- NRE/FCNR(B) interest: Tax-free in India
- NRO income: Taxable, with TDS deducted at source
- Equity & mutual funds: Gains taxed based on holding period

Gold & real estate: Gains taxable with indexation benefits (if held long term)

Repatriation:

- NRE/FCNR(B): Fully repatriable

NRO: Up to USD 1 million/year, subject to documentation and tax compliance

 Reminder: Always consult a tax advisor—especially if you reside in a jurisdiction with Double Taxation Avoidance Agreements (DTAA) with India.

✨Final Thoughts

India offers NRIs a wide spectrum of investment opportunities—each aligned with different goals, timelines, and risk appetites. Whether you're planning for retirement, wealth creation, or building a home base, there's something for everyone.

By staying informed, compliant, and aligned with your long-term financial vision, you can turn India's economic momentum into a meaningful part of your global investment journey.

Reach out to your investment advisor or preferred bank's NRI desk to get personalised guidance and support.

Stay Invested, Stay Informed.

The art of switching off from work- By Nidhi Hemani

We have always been taught, "Work is worship", while I don't deny this saying but I think we take it too seriously sometimes. While it's good to be dedicated to our work, it's also important to understand that work is just a part of our life and not our life. The more we stress on this the better it is!

Everybody, including myself, are caught up in due dates and submissions not only in office but also outside those concrete walls that we forget that we have certain responsibilities towards ourselves and our family and they should not be fulfilled at the cost of our physical and mental health!

Has it ever happened with you that you were so stressed during your office hours and while leaving the office, you reach home physically but mentally you are still at the and your subconscious haunts you at night regarding all the pending tasks?

So, what's the solution for this?

We often hear people stressing on "lack of work-life balance" and honestly I think how hard we all may try, we will never get a perfect work life balance but I think managing work life balance is an art!

As all other artforms, this is also something not everybody can be good at but still we all can try to make some progress in it.

We workaholics, wait for the weekends and hate the guts of Monday! As good as it is being a workaholic, the best way to deal with being overworked can be just a simple exercise, which I try to follow every day.

Whenever I close the office door behind me, I mentally make sure to say goodbye to the office for the day and not think about work and the pending tasks until the next day till I enter that door again!

Well, it's not that simple as it sounds! But what if we can follow this, just think as if we have two lives, one which is for work, which is alive inside those 4 walls and the one which is outside those walls! It's like, 'when the soul leaves our body, we die!' I know it might sound a bit dramatic, but honestly I think it's better to think of it that way!

The next important step is to remove our attention from work and divert our mind into the activities which we like. There is no specific time or day to love what we do, apart from work!

We are so busy cribbing about our work life balance that we hardly focus on our hobbies.

Remember that painting which you left incomplete, that show which you wanted to binge

The art of switching off from work- By Nidhi Hemani

watch but couldn't, that bicycle ride which you planned months ago, that write-up which is still incomplete, that book which you wanted to read! this list goes on and on!

We all have so many incomplete tasks or hobbies which we couldn't complete due to such reasons. Tell yourself, now is the time to catch up with yourself, with your hobbies, with the things you actually love doing!

The best way to switch off from work is to do what you love! It doesn't matter if you can't give 3-4 hours to it or can do it at a stretch. If you can give even half an hour a day to do what you love, you have seized your day and its already better than spending that half an hour cribbing about what is bad in the life.

No matter what's happening in your work life, just that half an hour a day for yourself and your hobbies can make a major difference in the way we look at the life!

This "me time" of should be exclusively for you and for what you like, it may not fit the expectations of others but again, not everything is to be validated by others, it should be validated by you !

Another add-on should be spending time with your family. Trust me, everything is temporary, so spending time with your loved ones is the utmost important thing ! Just sit with them and talk, that's it ! That's what is needed, nothing more, nothing less !

So, this is the art of switching off from work. It might not seem easy at first, and honestly we can't follow it everyday too, but if we make a habit, we could really make a difference ! "Rome was not built in a day", so yes this is not going to happen in a day, it'll take time !

For everyone who has watched "Kota factory" , to quote Jeetu Bhaiya, to turn something into a habit, it takes 21 days ! So I think what's crucial is to make it a Habit, that whatever happens, you might be too stressed sometimes from achieving your "work life balance", half an hour each day ! And trust me, it'll make a difference !

Source - https://bcajonline.org/brieficles/the-art-of-switching-off-from-work/

Breathe. Bend. Become – Choose the path to your Best Version



Fitness with Namita

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NAMITA TIBREWAL

More Than Poses: What Yoga Really Means

When you hear the word *Yoga*, what comes to mind? Maybe someone in a perfect pose, moving with slow, steady breaths, or doing stretches on a mat. That's not wrong — but honestly, that's just the surface. Yoga isn't just a physical workout or a trending wellness routine. It's something deeper — a way of tuning in to yourself, a quiet conversation between your body, your mind, and your breath.

The word *Yoga* comes from the ancient Sanskrit word *'Yuj'*, which means to join, to connect, or to unite. And that's really what it's about — bringing everything into sync: your thoughts, your movements, your emotions, and even your everyday life. It's less about how far you can stretch and more about how aware you can become. Not about perfecting a pose, but about understanding yourself better.



Yoga Is for Every Body

Yoga isn't limited to flexible bodies or peaceful minds — it's for everyone, no matter your age, shape, gender, background, or experience level. What makes yoga so inclusive is its adaptability. Whether you're a teenager dealing with academic stress, a new mother adjusting to postnatal changes, or a senior seeking mobility, yoga meets you right where you are. It can be practiced in a chair, in bed, on a mat, or even just through mindful breathing. You don't need fancy clothes, expensive equipment, or hours of free time. All you need is willingness — and maybe a few minutes a day.

Yoga gently invites us back into our

bodies, especially in a world that often disconnects us from them. It helps people feel safe and present, regardless of physical limitations or emotional challenges. For individuals recovering from trauma, facing chronic illness, or dealing with mental health struggles, yoga can offer a grounding practice that restores a sense of control and inner calm.

Importantly, there's no "right" way to do yoga — no perfect form or end goal. It's not about performance; it's about presence. It teaches us that we are enough, just as we are, and encourages self-compassion rather than comparison. By focusing on breath, gentle movement, and awareness, yoga helps people reconnect with themselves — one breath, one pose, one moment at a time. This universal accessibility makes yoga a lifelong tool that truly belongs to everyone.



Healing Happens Here: The True Benefits of Yoga

Yoga is often seen as a way to stay flexible or fit, but its real strength lies in its whole-person approach to health. Physically, it helps improve posture, balance, and strength — but more importantly, it supports pain management for conditions like arthritis, back pain, and migraines. It boosts circulation, enhances digestion, and supports the nervous system. Regular practice has even been linked to better immunity and reduced inflammation.

On the mental and emotional side, yoga acts as a powerful reset button. Through breathing techniques (pranayama), it regulates the nervous system, calming the fight-or-flight response that's often triggered by stress. This is why people practicing yoga report lower anxiety levels, fewer mood swings, and a greater sense of control over their emotions. It can also help with insomnia by encouraging relaxation and lowering cortisol levels — making it easier to fall and stay asleep.

For those dealing with trauma, burnout, or chronic fatigue, yoga doesn't push — it invites. It promotes emotional release and gently nurtures self-awareness. In a world full of distractions and noise, yoga offers stillness. It's not about emptying the mind, but about understanding it. This internal

clarity leads to better decisions, deeper relationships, and more peaceful reactions to life's stressors.

Ultimately, yoga supports a healthier, more balanced life — not just on the outside, but within. It's not a quick fix, but a steady companion in your wellness journey, offering strength, softness, and resilience in equal measure.



Bringing Yoga Into Real Life

If there's one thing yoga teaches us, it's that you don't need a perfect setup or hours of free time to feel its impact. Yoga isn't a separate part of life—it's a way of approaching life itself. It fits just as comfortably into a quiet morning at home as it does into a busy school day or a high-pressure office. When we give ourselves permission to pause, breathe, and move with awareness, even for just a few minutes, we carry that calm into everything we do.

Introducing yoga into workplaces, for example, can change more than posture—it can shift mindset. A short breathwork break can reset a tense meeting. A few gentle stretches between tasks can refresh tired minds. It creates a healthier rhythm, not just for individuals, but for the entire work culture.

In schools, it can help students develop focus, emotional balance, and a sense of self-awareness they can carry for life. For kids growing up in a world full of noise and pressure, yoga becomes a quiet place they can return to—both on the mat and within themselves.

Ultimately, yoga isn't just something we do. It becomes something we live—with more intention, more kindness, and more connection. And when we invite it into our everyday spaces, we open doors to healthier, more balanced lives—not just for ourselves, but for the communities around us.



CREATIVE CORNER



CA RAJEESH MATHEW



EVA SUJITH
D/O CA SUJITH JOSEPH





ACHIEVEMENTS



ICAI JAN 2025 EXAMS : ICAI Doha Chapter congratulates past chairman CA Nirlep for being nominated as a special invitee to the International Affairs Committee of ICA (2025-26)



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

INITIATIVE WITH ICBF- EDUCATE A CHILD BY DONATING USED BOOKS/ GUIDE/ STORIES.



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

CHAIRPERSON VISIT TO KERALA, ERNAKULAM CHAPTER AS THE CHIEF GUEST





ബാങ്ക് ഓഡിറ്റിൽ സെമിനാർ നടത്തി എറണാകുളം സിക്കാസ

കൊച്ചി: ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് ചാർട്ടേർഡ് അക്കൗണ്ടന്റ്സ് ഓഫ് ഇന്ത്യ എറണാകുളം ബ്രാഞ്ചിന്റെ കീഴിൽ ഉള്ള സതേൺ ഇന്ത്യ ചാർട്ടേർഡ് അക്കൗണ്ടന്റ്സ് സ്റ്റുഡന്റ്സ് അസ്സോസിയേഷന്റെ (സിഒഎസ) നേതൃത്വത്തിൽ ബാങ്ക് ഓഡിറ്റ് ഏകദിന സെമിനാർ നടത്തി. കല്യൂർ റിന്യൂവൽ സെന്ററിൽ നടന്ന സെമിനാർ ഐസിഎഐ റോഹ ചാപ്റ്റർ ചെയർമാൻ സിഎ. കിഷോർ അലക്സ് ഉദ്ഘാടനം ചെയ്തു. ഐസിഎഐ എറണാകുളം ബ്രാഞ്ച് സെക്രട്ടറി സിഎ. രൂപേഷ് രാജഗോപാൽ മുഖ്യ പ്രഭാഷണം നടത്തി. എറണാകുളം സിക്കാസ ചെയർമാൻ സിഎ. ജോളി സ്റ്റീഫൻ, മെമ്പർ സിക്കാസ സിഎ. ഡിബിൻ ദിവ്യകുമാർ, എറണാകുളം സ്റ്റുഡന്റ്സ് അസോസിയേഷൻ ചെയർമാൻ സിഎ. ജെക്കബ് എബ്രഹാം എന്നിവർ പ്രസംഗിച്ചു. രണ്ട് ഭാഗങ്ങളായി നടന്ന സെമിനാറിന്റെ ആദ്യ ഭാഗത്തിൽ സിഎ. ശ്യാം വി മഹാദേവനും രണ്ടാം ഭാഗത്തിൽ സിഎ. ഗോവിന്ദ് ശേഖറും ക്ലാസുകൾ ന

• റിന്യൂവൽ സെന്ററിൽ നടന്ന ഏകദിന സെമിനാർ സിഎ. കിഷോർ അലക്സ് ഉദ്ഘാടനം ചെയ്യുന്നു.



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

CP MEETING WITH CA BABU ABRAHAM KALLIVAYALIL CCMEMBER & CHAIRMAN CL & CGC



Doha chapter representation at various ICAI events

NRI TAX TALK SEMINAR IN DOHA 2ND MAY 2025



ATTENDED IBPC AGM 29TH APRIL 2025



AI TOOLS & PERSONAL BRANDING ON 22ND APRIL 2025



MONTAGE

AI TOOLS & PERSONAL BRANDING ON 22ND APRIL 2025

















ICAI organises session on Artificial Intelligence

The Institute of Chartered Accountants of India (ICAI) – Doha chapter recently organised a session on Artificial Intelligence (AI) tools and its influence.

The session "Digital Influence: AI Tools and Personal Branding" witnessed as many as 135 attendees including members and guests.

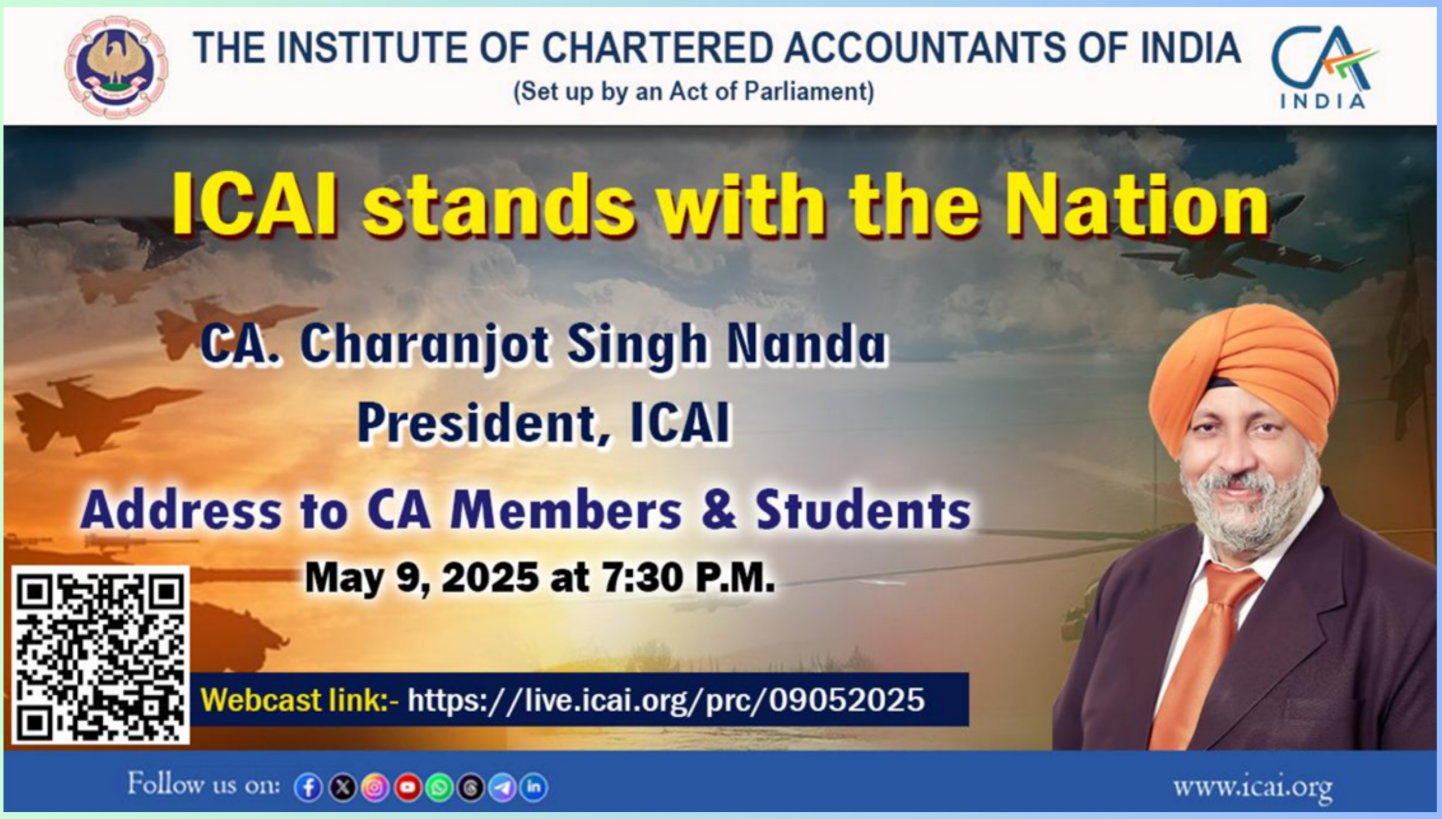
The keynote speaker Pattabhi Ram (Partner, Yoganandh and Ram) shared practical insights into the evolving role of AI in the professional world and the growing importance of personal branding for career success.

In his inaugural address, chapter chairperson Kishore Alex welcomed the participants and highlighted the chapter's commitment to continuously bringing forward relevant and impactful topics for its members.

The event also featured the felicitation of its member Shanavas Bava on his re-election as President of ICBF for a second consecutive term.



ICAI STANDS WITH THE NATION



STRESS RELIEF THROUGH ART – 16TH MAY 2025

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA

STRESS RELIEF THROUGH ART

A Workshop for Financial Professionals





Resource Person

CA NEETHA JOLLY

ICV Audit Manager, Eisa Alderbasti Accounting and Auditing

16th May 2025
4:00 PM - 5:30 PM

Milleneum Plaza Hotel,
C-Ring Road

CPE: 2Hrs

Title Sponsor: BNW DEVELOPMENTS

Annual Gold Sponsors: Aster, Marisco Qatar, ORACLE, KRESTON SVP, Tilda, Anchor, MONIN, Ola, Cube Innovators

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MONTAGE

STRESS RELIEF THROUGH ART – 16TH MAY 2025











The ICAI Doha Chapter conducted a workshop titled 'Stress Relief Through Art'. Led by Neetha Jolly, the session provided financial professionals and their families with a creative outlet to relax, reconnect, and de-stress. The event was well received, with 70 participants, including children, actively engaging in guided painting activities.

INSIGHTS & INSPIRATIONS 28TH MAY, 2025

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA

INSIGHTS AND INSPIRATIONS

28th May 2025
Wed - 6:30 PM

Pullman Doha,
West Bay

CPE: 4Hrs

Speakers



CA M P Vijay Kumar
Executive Director & CFO
Sify Technologies, Member
IFRS Interpretation Committee of IASB,
ICAI Council Member 2016-2022

Topic:
Climate Effect-Application of IFRS



MAAsterG
Motivational Speaker

Topic:
Your Story Isn't Ordinary – It's Inspiring"- I'm with You

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INSIGHTS & INSPIRATIONS 28TH MAY, 2025







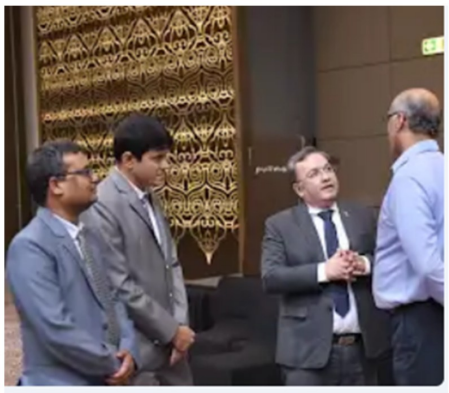












MONTAGE

INSIGHTS & INSPIRATIONS 28TH MAY, 2025

ICAI Doha chapter hosts transformative session



The Institute of Chartered Accountants of India (ICAI) - Doha Chapter hosted an event titled "Insights and Inspirations" recently, drawing more than 100 participants.

The evening featured two speakers.

The technical session was led by Sify Technologies executive director and chief financial officer M P Vijay Kumar, a former ICAI Council member.

He shared insights on "Climate Action - Application of IFRS", highlighting the growing importance of environmental considerations in financial reporting. IFRS stands for International Financial Reporting Standards.

Kumar's understanding and experience on the IFRS Interpretation Committee of the International Accounting Standards Board (IASB) enriched the session and provided valuable takeaways for professionals navigating the regulatory landscape.

The highlight of the evening was the motivational session by Mahaboob, who delivered a powerful talk on "Your Story Isn't Ordinary - It's Inspiring - I'm with You".

His words resonated deeply with the audience, encouraging reflection, resilience, and renewed purpose in both personal and professional lives.

MoT encourages public to use Park and Ride facilities







The Ministry of Transport (MoT) has encouraged the public to use "Park and Ride" facilities and the public transit system to move around conveniently.

"People using private vehicles can park their vehicles at Park and Ride parking spaces that are available in Qatar's most vibrant areas," the MoT said in an X post. "They can move around using the public transit system."

The "Park and Ride" facility provides free parking spaces adjacent to Doha Metro stations at four locations in Al Wakra, Al Qassar, Lusail and Education City.

Three places can accommodate over 1,000 vehicles.

The facility is aimed at encouraging vehicle owners to use public transportation systems to and from their destinations to save time and cost, and further improve the services on public roads and at major intersections by achieving smoother traffic flow, less congestion and fewer carbon emissions.

It also adds a significant enhancement to Qatar's public transportation network and Doha Metro services for citizens, residents, visitors and fans during major tournaments.

The MoT set up "Park and Ride" as part of its Public Bus Infrastructure Programme, fully equipped with an infrastructure that facilitates the operation of eco-friendly e-buses as part of achieving the goals of the Qatar National Vision 2030.

The programme consists of eight bus stations at Al Sailiya, Msheireb, Al Gharrafa, Lusail, Al Wakra, Education City, Industrial Area, and West Bay Central and four bus depots in Lusail, the New Industrial Area, Al Wakra, and Al Ruwais.

All these facilities are supported with over 650 charging stations for e-bus operations.

The programme also featured the development of more than 1,500 bus stops in and outside of Doha City.

The programme was implemented to provide an integrated, sustainable public transit network that covers all urban areas across the country and forms a coherent transportation grid that includes public buses, Doha Metro, and tram networks.





QC mobile clinic delivers breast cancer screening to rural parts of Mauritania

Qatar Charity (QC) has launched a mobile clinic for early breast cancer detection in Mauritania to support vulnerable families and underserved communities with life-saving healthcare services.

The clinic was handed over to Wisa, a charity organisation, during a ceremony attended by Mauritania's Minister of Social Affairs, Childhood and Family Safia Mint N'Jouh, health ministry secretary-general Alla Mint Mokhtar, the acting Charge d'affaires of Qatar's embassy in Mauritania Fahad Jaloud Omari, Sheikh Dr Ali al-Qaradaghi, and senior officials from Qatar Charity.

The mobile unit aims to provide early screening for breast and cervical cancer, particularly in remote areas.

Statistics show that these cancers account for approximately 10% of all annual cancer cases in Mauritania.

The clinic is expected to significantly enhance community health by enabling timely diagnosis for more women.

Umar Abdulaziz Mohamed, the country director of Qatar Charity's Mauritania Branch, emphasised that healthcare remains a top priority for the organisation, especially for families unable to afford medical services, highlighting the urgent need to support cancer patients.

He announced the launch of two key projects: the completion of a long-awaited cancer hospital - described as a dream for many patients and healthcare professionals - and the deployment of the mobile clinic for early detection of breast and cervical cancer, in partnership with Wisa.

Wisa president Mohamed Yassine Al-Dallah expressed deep gratitude for the mobile clinic, calling it a transformative gift from the Qatari people.

He noted its potential to bring critical screening services closer to rural populations.





QRCS concludes healthcare project for refugees in Bangladesh

In collaboration with the Bangladesh Red Crescent Society (BDRCS), the Qatar Red Crescent Society (QRCS) has concluded a project to improve healthcare services for refugees at camps and the local community in Cox's Bazar, southern Bangladesh.

Over a couple of years, the project served more than 400,000 vulnerable beneficiaries.

It involved the operation of three health centres at camps 4EE, 5B, and 19 for 16 months, as well as a field hospital at camp 4W for two months, the QRCS said in a press release.

The centres provided free emergency medical services and specialised consultations for refugees and the host community, including emergency care, maternal and child health services, outpatient clinics, laboratory and diagnostic tests, radiology, and referrals.

There were also large-scale health awareness campaigns at the camps, which focused on disease prevention and promotion of healthy behaviours, helping to raise health awareness and reduce the spread of disease.

In the context of local community capacity-building, 78 community midwives were trained to provide safe obstetric services, and a training workshop was held on infection prevention and control (IPC) for 40 healthcare providers working at the supported facilities.

This project was driven by the QRCS's commitment to the provision of comprehensive and sustainable healthcare services for refugees and the host communities, as part of an integrated humanitarian response designed to alleviate suffering and improve the quality of life in displacement and refugee settings. - QNA





TRUST & TRANSPARENCY IN AML | RECENT UPDATES IN TRANSFER PRICING | GO PAPERLESS – STAY COMPLIANT-18TH JUNE,2025



MONTAGE

TRUST & TRANSPARENCY IN AML | RECENT UPDATES IN TRANSFER PRICING | GO PAPERLESS – STAY COMPLIANT-18TH JUNE,2025























YOGA DAY CELEBRATION ACTIVITY -22ND JUNE,2025

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA DOHA CHAPTER

CA INDIA



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MONTAGE

YOGA DAY CELEBRATION ACTIVITY -22ND JUNE,2025



MONTAGE

YOGA DAY CELEBRATION ACTIVITY -22ND JUNE,2025

INTERNATIONAL YOGA DAY CELEBRATIONS

ICAI DOHA CHAPTER



The ICAI Doha chapter celebrated International Yoga Day with a session titled 'Stretch and Shine - Yoga with Neha'. Around 50 participants, including members and their families, were guided by certified trainer Neha Singh through a series of asanas, breathing exercises, and guided meditation suitable for all ages and fitness levels. A quiz followed, testing participants' knowledge about yoga history, poses, and its impact on health.



MES INDIAN SCHOOL



In connection with the International Yoga Day celebrations, MES Indian School organised a session showcasing various asanas (postures). Binoy and Reshma, teachers of the Physical Education Department, demonstrated Tadasana, Trikonasana, Setubandhasana, Vajrasana, and Anjaneyasana. Each posture was explained by Akbar Ali, who informed the participants about the techniques and the health benefits of asanas. Principal Dr Hameeda Kadar inaugurated the Yoga Day celebrations. The Physical Education Department, under the guidance of Sobin J Nadat, co-ordinator, conducted the event.

IDEAL INDIAN SCHOOL



Ideal Indian School (IIS) celebrated International Day of Yoga, under the theme 'Yoga for One Earth, One Health'. The event conducted by the Department of Physical Education witnessed participation from a large number of students from the Junior, Boys' and Girls' sections. Warm-up exercises and stretching routines, were followed by a co-ordinated demonstration of sitting and standing asanas. The performance reflected weeks of preparation and training, highlighting the importance of incorporating yoga into daily life for improved concentration, relaxation, and overall fitness. Cultural secretary Nakshatra gave an explanation and demonstration, elaborating on the origins of yoga, its global recognition, and its scientifically proven benefits. Speaking on the occasion, principal Shaik Shamim Saheb, highlighted the significance of yoga in today's fast-paced world. He emphasised that yoga is not merely a physical exercise but a holistic discipline that nurtures the body, calms the mind and uplifts the spirit.

WORLD MALAYALEE COUNCIL QATAR



The World Malayalee Council (WMC) Qatar province celebrated International Yoga Day. A group demonstration was led by instructor Pridhwee Rajan. Participants performed a series of asanas, pranayama and meditation techniques in line with this year's theme, 'Yoga for One Earth, One Health'. In his inaugural address, WMC Qatar president Ziad Usman spoke about the importance of yoga in building physical and mental resilience. "Yoga is India's gift to the world and path to inner peace and healthy living," he said. Subina Vijay was the anchor of the event. General secretary Renjith Chalil welcomed the gathering and youth empowerment wing general secretary Vipin Puthoor proposed a vote of thanks.

KARNATAKA SANGHA QATAR





Karnataka Sangha Qatar (KSQ) hosted a celebration of International Yoga Day, promoting physical and mental well-being through yoga and meditation.
The event drew a diverse group of participants, including community leaders and wellness advocates.
KSQ general secretary Kumar Swamy opened the programme and handed over the proceedings to Kannada Development secretary Bhoomappa Khot. KSQ president Ravi Shetty welcomed the gathering and urged everyone to make yoga a regular habit, quoting Swami Vivekananda: "Through practice comes yoga, through yoga comes knowledge, through knowledge love, and through love bliss."
The yoga session was led by Anita Papie, followed by a meditation session conducted by Jayavant. An official flyer was released by community leader Aarvath Ali for the upcoming KSQ Silver Jubilee special Karnataka Rajatha Cup Cricket Tournament, organised in partnership with the Karnataka Royals Cricket Team. KSQ vice-president Ramesha K S proposed a vote of thanks. Advisory chairman Mahesh Gowda, advisers Arun Kumar, Madhu M K and Dr Sanjay Kodari and community leaders Chandrashekar Angadi, Subramanya Hebbagelu, Milan Arun, Sandesh Anand, Naveen Shetty and Aparna Shastri were present. KSQ managing committee members and volunteers supported the event.

MES teams excel in CBSE kho-kho contest



The boys team from MES Indian School emerged as the overall champions at the recent CBSE Kho-Kho Cluster Competition held at Loyola International School, winning both U-14 and U-17 categories. In the Girls' division, the U-17 team secured the runner-up position, while the U-14 team finished with a bronze medal. Principal Dr Hameeda Kadar, congratulated all the winners, participants and coaches Afsar S and Reshma C, from the Department of Physical Education.

BPS duo feted



Two Birla Public School (BPS) students, Harsha Manikandan (Class 5-B) and Eiman Bathool (5-C) were recognised at the RGM Competition 2025, organised by the Museum of Islamic Art, Qatar. The duo showcased exceptional creativity and insight into Islamic art, culture, and heritage, earning them top honours among young participants from across the country.



Rendezvous 2025 concludes at DPS-MIS

DPS-Modern Indian School (DPS-MIS) concluded Middle School Rendezvous 2025, celebrating a spectrum of student excellence for Classes VI-VIII, across 17 events.

BPS trio excel in French exams

Three Birla Public School (BPS) students from Class VI-Q have performed well in the Concours Remuh Rolland (CRR) and French Word Power (FWP) exams conducted by the Pinyatna Educational Society. Mikhal Vincent Paul bagged a gold medal in CRR and FWP, Reyansh Chouksey won a gold medal in CRR and bronze in FWP while Aleena Thomas secured a silver medal in CRR.



BEYOND THE CLICK: STORYTELLING THROUGH PHOTOGRAPHY-FRIDAY, 27TH JUNE 2025

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BLOOD DONATION DRIVE- FRIDAY, 27TH JUNE 2025



MONTAGE

BLOOD DONATION DRIVE- FRIDAY, 27TH JUNE 2025



















CANNECT QUIZ

Celebrating 77th Anniversary on the Occasion of CHARTERED ACCOUNTANTS' DAY
Respecting Wisdom, Celebrating Legacy

Dive into a fun, interactive puzzle where each question connects to the insights and stories we've shared in this edition. Share your answers to icaidohachapter@gmail.com, with a copy to neethajolly2@gmail.com by 14th July 2025 with subject " CAnnect Quiz".
The first three entries with correct answers will receive prizes.
Think you can crack the code? Join the challenge and how well you remember!

1) Which aspect of the chapter's activities demonstrated a blend of professional development and social responsibility?

a. Seminar on AI in Finance and Transfer Pricing
b. Coordination of the Q1 2025 newsletter
c. Painting and Photography Workshop
d. Ramadan Iftar food kit distribution

2) What is a major concern with AI-generated deepfakes?

a. They improve entertainment quality
b. They create realistic but misleading content
c. They help verify financial transactions
d. They enhance public security systems

3) How can AI negatively impact human cognitive skills?

a. By increasing creativity
b. By enhancing problem-solving abilities
c. By causing skill degradation due to over-reliance
d. By strengthening critical thinking

4) What industry faces risks from AI-generated fraudulent claims?

a. Agriculture
b. Financial services and insurance
c. Space exploration
d. Tourism

5) Who co-founded boAt after multiple business failures?

a. Kumar Mangalam Birla
b. Aman Gupta
c. Rakesh Jhunjhunwala
d. Deepak Parekh

6) Which chartered accountant transitioned from CFO to entrepreneurship with Incredible Ventures?

a. Namita Thapar
b. Aman Gupta
c. Rakesh Jhunjhunwala
d. Kumar Mangalam Birla

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7) What scheme allows NRIs to invest directly in Indian equities?

a. Sovereign Gold Bonds
b. Portfolio Investment Scheme (PIS)
c. Real Estate Investment Trusts (REITs)
d. National Pension System (NPS)

8) Which investment option provides NRIs with full repatriability and tax-free interest in India?

a. NRO Fixed Deposits
b. NRE & FCNR(B) Fixed Deposits
c. Alternative Investment Funds (AIFs)
d. Mutual Funds

9) What financial hub in India offers NRIs offshore investment opportunities with tax benefits?

a. Mumbai Stock Exchange
b. GIFT City
c. RBI Retail Direct Platform
d. Portfolio Management Services

10) Which investment vehicle allows NRIs to benefit from India's commercial real estate without managing physical properties?

a. REITs
b. Bonds and G-Secs
c. NRO Fixed Deposits
d. Sovereign Gold Bonds

The Institute of Chartered Accountants of India

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