The Institute of Chartered Accountants of India

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Doha Chapter

e-Newsletter



Doha CAnnect

MARCH 2025

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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



MESSAGE FROM THE CHAIRPERSON

Dear Esteemed Members of the CA Fraternity,

It is with great pride and admiration that I address this distinguished community of finance professionals who continue to be the backbone of economic growth and corporate governance. Chartered Accountants play a pivotal role in ensuring financial discipline, transparency, and strategic decision-making across industries. In an ever-evolving financial landscape, your expertise in compliance, risk management, and business advisory remains indispensable. As global economies navigate uncertainties, your ability to adapt, innovate, and uphold ethical standards will be crucial in shaping a resilient financial future.

Technology and digital transformation are redefining the accounting profession, and embracing these advancements will enhance efficiency and value creation. Let us continue to uphold the principles of integrity, excellence, and continuous learning, ensuring that we remain trusted partners in financial stewardship.

I would like to extend my sincere appreciation to our PR team for their relentless efforts in amplifying our association's voice and expanding our reach through the first edition of CAnnect 2025. Their dedication and creativity have played a pivotal role in highlighting the value of our community and reinforcing our reputation as a trusted leader in the field of accountancy.

As we celebrate the vibrant colors of Holi, the renewal of hope with Easter, and the blessings of Ramadan, let us embrace the spirit of unity, compassion, and mutual respect. May these festivals bring joy, peace, and prosperity to all, serving as a time for reflection, spiritual growth, and renewed hope for the future.

Warm Regards,
CA. Kishore Alex
Chairperson, Doha Chapter of ICAI



MESSAGE FROM THE VICE-CHAIRPERSON

Dear Esteemed Members of the CA Fraternity,

It is with great pleasure that I extend my warm greetings to you all through this edition of our newsletter. Each issue serves as a reflection of our community's achievements, aspirations, and the strong bonds that unite us.

This edition is particularly special as we celebrate International Women's Day and on this occasion we have received thoughts on IWD from some of women members from our community.

We also take pride in highlighting the enduring friendship between Qatar and India—a relationship built on shared values, mutual respect, and strong economic and cultural ties. This bond continues to strengthen, opening new avenues for collaboration and growth.

Another key highlight is the Indian Union Budget and its impact on NRIs. Understanding the financial and policy changes that affect us is crucial, and this article provides valuable insights tailored to our interests and concerns.

Lastly, we celebrate the incredible achievements of our young stars! Their hard work and accomplishments bring immense pride to our community, and we look forward to seeing them reach even greater heights.

A big thank you to all contributors and members who continue to make this platform vibrant and engaging. Your participation and enthusiasm keep our community strong and connected.

Happy reading!

Warm Regards,
CA. Arun Somanath
Vice-Chairperson, Doha Chapter of ICAI



MESSAGE FROM NEWSLETTER COMMITTEE

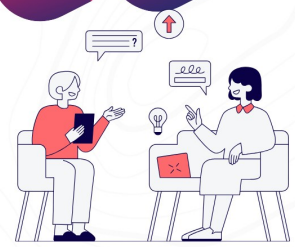
Dear Esteemed Members of the CA Fraternity,

As the spirit of Eid fills the air with joy and togetherness, we are delighted to bring you the first edition of CAnnect for 2025. On this special occasion, we extend our heartfelt **Eid Mubarak wishes** to you and your loved ones—may this festival bring happiness, prosperity, and countless blessings. This quarter has been an eventful one, marked by insightful sessions, engaging activities, and remarkable contributions from our members. Through CAnnect, we strive to keep you informed and inspired, bringing you the latest updates, thought-provoking articles, achievements of our members and their families and highlights of our chapter's journey.

In light of International Women's Day, celebrated on March 8, this edition is dedicated to recognizing and celebrating the remarkable contributions of women. We are proud to feature articles from our women members, showcasing their insights, experiences, and perspectives. A heartfelt thank you to all our contributors for making this edition a success.

Also, a special mention to the pillars behind this newsletter—**CA Manish Kumar, CA Neetha, and CA Suresh Nambiar**. Their enthusiasm, dedication, and creativity play a key role in ensuring each edition of CAnnect remains engaging and impactful. We wish all our readers happy reading and look forward to your continued support in shaping CAnnect as a hub of knowledge, connection, and collaboration.

Warm Regards,
CA Aswathy Nandan
Excom Member



INTERVIEW LOUNGE

To celebrate International Women's Day on March 8, we invited our women members of ICAI Doha Chapter to share their thoughts on this year's IWD theme, 'Accelerate Action for Gender Equality.' We are proud to feature the messages from ICAI Doha Chapter's women members, showcasing their insights, experiences, and perspectives. Their voices reflect strength, resilience, and excellence, embodying the spirit of this global celebration

CA Shanti Krishnakumar : This is an ongoing journey where considerable progress has been made since my CA days in 1980s. Those days, women's education stopped with graduation; very few got master's degrees and women pursuing professional careers were rare. Today, we can see women excelling in every field and making their presence felt successfully. We women lead with empathy and compassion, take a collaborative approach and build strong relationships. These skill sets make us invaluable team members. Let us continue to demonstrate the value we bring to our workplace and communities. While we support each other on this journey, let us also coach and mentor the men in our lives to support women team members in realising their full potential.



CA Shriti : This International Women's Day, let's unite to break barriers and create a world where women thrive. Equal pay, leadership opportunities, education, and financial independence must be our reality. We must challenge stereotypes, demand fair policies, and support one another in workplaces, politics, and society. Ending gender-based violence and ensuring safety is essential. Women are powerful change-makers—our voices matter! Together, with determination and courage, we can build an inclusive future where

every woman has the opportunity to lead, succeed, and inspire. The time for action is now—because when women rise, the world rises with them!

CA Rukkaiya Pachisa : Gender Equality Requires a Mindset Shift, Not Just Policies; Achieving gender equality is not just about enacting laws, implementing workplace diversity programs, or providing equal opportunities—it requires a fundamental change in mindset and societal attitudes. Without this shift, even the best policies will struggle to create real impact.

For example, women may be given leadership roles, but if they continue to face bias, skepticism, or workplace discrimination, their progress is hindered. Laws may ensure equal pay, but if cultural norms still expect women to prioritize family over career, true equality remains elusive. Similarly, encouraging men to take on caregiving roles is ineffective if traditional stereotypes label them as weak for doing so.

Real gender equality happens when society accepts and embraces these changes, rather than merely tolerating them. This means challenging unconscious biases, redefining gender roles, and fostering an environment where individuals are judged by their abilities, not their gender. Without this, policies and initiatives will remain superficial, with deep-rooted prejudices continuing to undermine progress. Gender equality is not just about changing systems—it's about changing perspectives. Until mindsets evolve, true equality will remain out of reach. Action without acceptance will not drive lasting change.

CA Arti Agarwal : Every day is a women's day, but today we celebrate her and her womanhood. Imagine if women did not exist, what would be the world look like...

Without her who will lead change, make a difference?

Without a mother, without a sister --- is a world without a soul?

A place without a woman is a place with no inspiration, no love, no strength?

Success is not limited to any gender; it calls for equal opportunity. Lets not wait for a change, let us all create it. Happy International Woman's Day !!

INTERVIEW LOUNGE

CA Aswathy Nandan : What an apt theme for IWD 2025! Women's empowerment began years ago with the goal of gender equality. While we have made significant progress, the journey is still half way. To accelerate action, we must challenge biases, advocate for equal opportunities, and uplift one another. Whether in workplaces or communities, small steps—mentorship, inclusive policies, and importantly allyship with acceptance can only create lasting change. Let's commit to supporting each other, ensuring a future where talent, not gender, defines success.



CA Binal Shah : As we celebrate International Women's Day 2025, I am honored to share my thoughts through this piece, Breaking Barriers, Building Bridges. It reflects the collective journey toward gender equality, the progress we've made, and the path ahead. May this serve as a reminder that every effort, big or small, moves us closer to a more equitable world. Looking forward to celebrating this journey together

In numbers we rise, in strength we stand,
Breaking barriers with steady hands.
Through ledgers and balance sheets we pave,
A world where all are bold and brave.

No glass ceilings, no locked doors,
Just open paths to dream much more.
With wisdom, courage, and voices bright,
We accelerate change, we claim our right.

Equality isn't a distant shore,
It's in each step, in each rapport.
So here we stand, so here we say,
The future is ours—let's lead the way!

Qatar - India friendship and co-operation further strengthens

CA Sameena Syeda



Background

At the invitation of Honorable Prime Minister of India, Shri Narendra Modi, His Highness the Amir of the State of Qatar, Sheikh Tamim bin Hamad Al-Thani visited India on 17-18 February 2025.

Synopsis

Following is the synopsis of the outcome of this meeting, re-enforcing a strong commitment between Qatar and India not just in trade and investment but also in security, energy, culture, education, technology, innovation, sustainability and people relationships.

- Revised Qatar – India Double Tax Avoidance Agreement (DTAA) was signed by both parties with respect to Taxes on Income and its Protocol;
- Commitment to continue the high-level exchanges through regular bilateral mechanisms at Ministerial and senior-official levels;
- Elevation of the existing Joint Working Group on Trade and Commerce into a Joint Commission on Trade and Commerce to review and monitor the entire spectrum of economic ties between the two countries;
- Emphasis on strengthening collaborations between their business and industry bodies by holding of the first meeting of the Joint Business Council on 13 February 2025;
- Exploring the possibility of entering into a bilateral Comprehensive Economic Partnership Agreement by 2030;

Qatar - India friendship and co-operation further strengthens

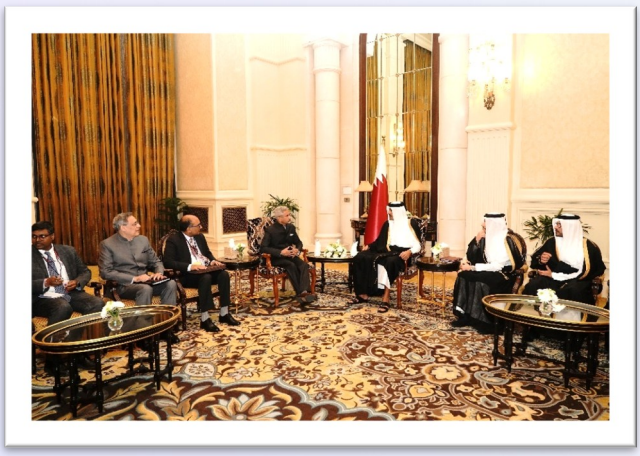
- Qatar Investment Authority (QIA) to open an office in India which will further strengthen strategic relationship between Qatar and India;
- Qatar announced a commitment to invest USD 10 billion in India;
- Implement measures to attract and encourage the establishment of joint projects
- between the private sectors of both countries;
- Strengthen collaboration between export promotion agencies to support enterprises in identifying opportunities, addressing market challenges, and increasing participation in international trade exhibitions;



- Operationalization of India's Unified Payment Interface (UPI) in QNB's Points of Sales in Qatar and implement nation-wide roll-out of UPI acceptance in Qatar;
- Qatar and India to explore settlement of bilateral trade in respective currencies;
- QNB plans to expand in India through setting up of an office in Gujarat International Finance Tec (GIFT) city;
- Qatar and India discuss further enhancement of bilateral energy cooperation, including through promotion of trade and mutual investments;
- Both India and Qatar to strengthen cooperation in law enforcement, anti-money laundering, drug-trafficking, Cybercrime and other transnational crimes;
- India expressed interest in enhancing exports of Indian pharmaceutical products and medical devices to Qatar;
- Both Qatar and India expressed their desire to facilitate the registration of national companies and pharmaceutical products;
- Both sides welcomed the participation of Indian startups in Web Summits in Doha, Qatar in 2024-25;
- Food security and protection of supply chains was emphasized and an agreement to further strengthen cooperation in this field;

Qatar - India friendship and co-operation further strengthens

- Enhance cultural cooperation through exchanging participation in cultural events and supporting effective partnerships between cultural institutions in both countries;
- Strengthen co-operation in the area of sports including mutual exchange and visits of sportsmen, organising workshops, seminars and conferences, exchange of sports publications between both nations;
- Both Qatar and India welcomed the decision to celebrate India-Qatar Year of Culture, Friendship and Sports in the near future;
- Education was highlighted by both India and Qatar as an important area of co- operation. Emphasis was also made on enhancing interactions among educational institutions, including through academic exchanges, joint research, students and scholar exchanges, and University-to-University cooperation of both countries.
- The Qatari leadership expressed deep appreciation for the role and contribution made by the Indian community in Qatar for the progress and development of their host country, noting that Indian citizens in Qatar are highly respected for their peaceful and hard-working nature;
- The Indian leadership conveyed deep appreciation to the leadership of Qatar for ensuring the welfare and well-being of large and vibrant Indian community in Qatar;
- India and Qatar agreed to hold regular meetings of the Joint Working Group on Labour and Employment to address issues related to expatriates, manpower mobility, dignity, safety and welfare of workers and matters of mutual interest.
- Importance of dialogue and diplomacy for peaceful resolution of international disputes was emphasized by both India and Qatar.



- Both India and Qatar welcomed the outcomes of the inaugural India-GCC Joint Ministerial Meeting for Strategic Dialogue.

Qatar - India friendship and co-operation further strengthens

- Qatar assured full support for deepening of the India-GCC cooperation under the recently adopted Joint Action Plan
- Both leaders stressed the need for UN reforms, including of the Security Council and agreed to engage in close cooperation and support each other at the United Nations including supporting each other's candidatures to multilateral forums

Following documents were signed/ exchanged:

a. Agreement on the Establishment of Bilateral Strategic Partnership;

b. Revised DTAA Agreement;

c. MoU on Financial and Economic Collaboration;

d. MoU on Cooperation in Field of Youth and Sports;

e. MOU for Cooperation in the field of Documents and Archives;

f. MoU between Invest India and Invest Qatar; and

g. MoU between Confederation of Indian Industry and Qatari Businessmen Association

Conclusion

Both leaders expressed optimism that this renewed partnership between Qatar and India would continue to grow benefitting the people of both countries and contributing to regional and global stability.

Source: Ministry of External Affairs, Government of India

Embracing the Beauty of Feminism: A step towards Equality and Empowerment

• CA Arti Aggarwal

Feminism: A word that sparks all kinds of emotions—pride, curiosity, misunderstanding, and sometimes even resistance. But what does it really mean? Is it just about women's rights, or is it something bigger?

At its core, feminism is about **equality**—ensuring that everyone, regardless of gender, has the same rights, opportunities, and respect. It's not about making one gender superior to another; rather, it's about removing barriers that have historically held people back.

Feminism Is for Everyone

Many people think feminism is only for women, but that's far from the truth. **Men, too, benefit** from a world that values fairness and allows them to express emotions, take on caregiving roles, and step outside rigid stereotypes. A society that supports gender equality is healthier, happier, and more just for all.

Breaking Stereotypes

For years, society has placed people into boxes—women should be soft and nurturing, men should be tough and strong.

But life isn't that simple. Women can be strong leaders, scientists, or athletes, just as men can be compassionate caregivers, teachers, or stay-at-home dads. Feminism challenges these outdated ideas and encourages everyone to be their authentic selves.

Empowering Women, Not Tearing Others Down

A common myth is that feminism is about putting men down. That couldn't be further from the truth. It's about **lifting people up**—giving women the same opportunities, pay, and rights as men while also allowing men the freedom to break free from outdated expectations. It's about creating a world where respect and fairness guide our interactions.



Why Feminism Still Matters

While we've made progress, gender inequality still exists. Women in many

countries still struggle for education, fair wages, and protection from violence.

Even in progressive societies, issues like the gender pay gap, workplace discrimination, and unrealistic beauty standards persist. Feminism continues to push for solutions to these problems so that future generations can thrive in a fairer world.

How You Can Support Feminism

Embracing feminism doesn't mean making grand gestures. Small actions make a difference:

☑ Support equal opportunities for everyone.

☑ Speak up against unfair treatment.
☑ Challenge stereotypes in daily life.
☑ Educate yourself and others about gender equality.

Feminism is not about division—it's about unity. It's about creating a world where everyone, regardless of gender, has the **freedom to dream, achieve, and live without limitations**.

And that's a vision worth embracing.



The Art of making Time work for you !

• CA Aswathy Nandan

"How do you manage being a full time working mom ?", is a very common question I receive all the time – from friends, family and colleagues.. I always tell them, I just don't know, it just happens in a flow like a juggler, one after another, just in time.

But the real scene behind this juggle is not always perfect. Some days, work takes over. Some days, my family needs me more. Other days, I spent time on personal interest and passion...Priorities decide the time management for me and not the other way around.



Every major milestone in my life—moving to a new country after marriage, stepping into new work environments, becoming a mom, taking on volunteer commitments—came with its own challenges. **I struggled at each entry point**. But what kept me going was simple: I only pursued what I truly love.

The Art of making Time work for you !

Throughout all this journey, knowingly or unknowingly, I have slowly mastered managing time. When I reflect on what has been the key factors that worked out was

- **When everything feels urgent, nothing truly is** but prioritizing what brings the most impact was the key! And obviously prioritizing family over anything was the first thing I was sure of wherein I always chose a routine that's comfortable for my family also – ensuring that I return home to a peaceful and happy environment
- **Time Blocking** helped a long way wherein I dedicated daytime for office commitments only, evenings for family and late nights (occasionally) for volunteer work. Wherever required and possible, swapped them so that the flexibility kicks in to make things happen rather than complaining.



- **Seek help** whenever required. I never tried to win the title of "superwoman" / "supermom". I made sure to assess well what I was capable of and what I was not and it ensured that I'm not overburdened and exhausted out of energy

The Art of making Time work for you !

- It is as much as important to learn to **say "No**". If I knew that its not my cup of tea, I politely and graciously started saying a No whoever for that matter on the other side. I learned that it's not selfish but sometimes necessary. And you know what, "***world still moves on***"
- I **stopped being perfect**, rather making sure the work gets done efficiently that the outcome serves the purpose. I still got appreciation and applauses and Ill call this as one of the game changers where I started saving a lot of time instead of pondering on unrealistic targets
- Build good and strong relations at every place you are involved – work or any community you are part of. **Relationships matter** because a strong support system creates a reliable backup when you need it most. I always believed ***People may forget what you say, but they'll never forget how you made them feel.***
- Taking care of **personal health and fitness**; though this required additional time out from my routine, I could see the difference that I was more active and energetic after I started working out which eventually added to my productivity time. Again I never looked for unrealistic targets in my fitness routine too – just made sure I catchup some workout 4 to 5 days of the week without adding another mental stress of missing out guilt.



- Finally some **"me" time**. Let it be few mins of binge-watching Netflix, scrolling social media or few pages of a book or a small skincare routine or few extra hours of sleep on weekends. This was also essential to keep me sane after so much juggling. I didn't find them a waste of time rather resetting myself afresh.

The Art of making Time work for you !

These strategies worked for me, and I hope some of you can relate. Of course, everyone's journey is different, and what works for one may not work for another. But if there's one key takeaway, it's this: **not every day will be perfect.** Some days, work spills into family time. Other days, volunteer commitments take over personal time, or sleep gets sacrificed. And that's okay.



Balance is not about perfection—it's about making time for what truly matters and what you love. Priorities shift over time, and part of the journey is learning to let go of what no longer serves you.

And lets be honest, - **loving what you do doesn't mean it won't exhaust you.** For eg, I adore my kid—but there are days when patience runs out of my hands. That's when I remind myself: *A happy child needs a happy mother.* The same rule applies to every role in my life!

What amused me most? Five years ago, when I didn't have a kid, working on a junior role, with no volunteer commitments, I still felt I didn't have time. Now standing at the busiest point of my life, I still feel the same. But I'm sure I'll still be refining on this art of increasing hours to my day, **to make time work for me**!

BREATH BEYOND LIMITS: THE ULTIMATE EVEREST BASE CAMP TREK

CA Jayati Maheshwari

Trekking to Everest Base Camp (EBC) is in the Bucket list adventures for many, offering once in a lifetime opportunity to witness majestic mountains and breathtaking Khumbu Valley. However, for us it just started with a casual discussion at home, and we decided to book the tickets to Kathmandu. We have been to multiple places around the globe but never trekked. We were excited to trek through picturesque Sherpa villages, high altitude passes and awe-inspiring landscapes culminating at the base of the world's highest peak (Everest).

However, what we didn't know was, it will test our limits and push our boundaries while navigating terrains on high altitudes. We understood the magnitude of the journey only when we actually set foot on the trail. With no previous trekking experience, no preparation, and without any agent/ guide, we embarked on an adventure that turned out to be far more challenging than we could have imagined. The trek itself was physically demanding, but it was the mental and emotional journey that made it unforgettable.

The Trek: Challenges, Triumphs, and Bonding Moments

Our adventure kicked off with an evening flight from Doha to Kathmandu, landing around midnight at Kathmandu. We started the adventure with blessings from Lord Pashupatinath early in the morning and headed straight to Ramechhap, from where we had to catch a flight to Lukla, the official starting point of the Everest Base Camp trek. The flight to Lukla was one of the most exhilarating experiences of the trip. Lukla airport is among world's most dangerous airports, surrounded by steep mountains and a short runway suitable only for small aircrafts of 20-30 seating capacity. This runway is incredibly short, and the airplanes get just one chance to take off successfully; if they fail, they plummet into the valley below.

Once we landed in Lukla, there was no turning back. The trek started right outside the Airport, and we began walking toward our first stop, Phakding, which was just the start of the ascent. We were fresh, clean, full of energy, and very excited for the journey ahead. The trail was beautiful but challenging, with uneven paths and varying altitudes. We were finally greeted

by a well-deserved rest after the tiring first day in the village of Phakding.

After a long day of trekking on second day, we finally reached Namche Bazaar, a bustling Sherpa town nestled at around 11,300 feet. One of the most memorable parts of the trek from Phakding to Namche Bazaar was crossing the Hillary Suspension Bridge. Traversing this iconic bridge, named after Sir Edmund Hillary, who, along with Tenzing Norgay, was the first to summit Mount Everest, was both exhilarating and terrifying. The bridge swayed as we crossed over the rushing river below, and the view of the surrounding peaks added a sense of awe to the experience. Namche Bazaar is the last proper town where we can get the necessary trekking gears, medicines etc. We also bought walking sticks, wind sheeters, medicines and some eatables here.





Namche also serves as an important acclimatization stop for trekkers, and it's where we had our first real opportunity to adjust to the altitude as we spent two nights here, one as a rest day.

Did I say a 'rest day' ? No, it's not actually a rest day. In fact, we took a steep hike to the Everest Viewpoint, even on an acclimatization/ rest day. This is called a rest day as we returned to the same point after the hike so that our body gets adjusted to the higher altitude. This hike was one of the most rewarding parts of the trek—as this is the point from where we initially got to see Mt. Everest. Once we reached the viewpoint, we were greeted with breathtaking panoramic views of some of the highest peaks in the world, including Mount Everest, Ama Dablam, and Lhotse. We spent a while soaking in the view, chatting with fellow trekkers, and reflecting on the journey ahead.

As we ascended higher each day, the altitude started affecting my sleep. Beyond Namche Bazaar, I found it difficult to get a proper night's rest. Despite being physically exhausted, I couldn't sleep well. The air was thin, and the lack of oxygen resulted in some sleepless nights. For me, sleep only returned to normal after we started descending back down the mountains. We got the Oxygen levels checked to ensure if we can go further. Luckily, it was fine to move ahead as we kept ourselves hydrated and ate well. We had no other symptoms of altitude sickness: headache, dizziness, loss of appetite, or vomiting. So, we just moved on!! But we did find many people returning back due to such issues and some were even evacuated by Chopper.

Along the way, we met trekkers from all over the world—solo travelers, families and friends —all trekking for their own reasons. The sense of camaraderie on the trail was incredible, and we found ourselves reconnecting with familiar faces each time we stayed at the same tea houses or crossed paths along the trail. The evening chit chats at the tea houses refreshed us and gave energy and ideas to start the next day. Along the way we would see porters and yaks carrying goods towards Everest Base Camp. We crossed large, beautiful monasteries atop mountains as well and witnessed awe-inspiring landscapes.

As a vegetarian, the other challenges we faced was the limited variety of food. The standard meal on the trek was Daal Bhat (rice & lentil), which we ate almost every day. While nutritious, it did get a bit repetitive. Thankfully, we found some alternative dishes like potato and cheese options for a change.

Wi-Fi was another thing we had to leave behind. After Namche bazaar, there was no reliable internet, and only a few tea houses had access to Wi-Fi, but even then, it was spotty. The disconnection gave us the chance to fully immerse ourselves in the journey.

Each day, we grew more accustomed to the rhythm of trekking, and the stunning views of the mountains kept us pushing forward. The terrain and altitude made it a gradual acclimatization process. We pushed forward, one step at a time, relying on each other and the determination to keep going.



THE FINAL PUSH TO BASE CAMP

As we neared EBC, the air grew thinner, and the conditions became more challenging. The tea houses were basic, and while the hospitality was amazing, the amenities were sparse. The water even in washrooms had frozen.

The trek from Gorak Shep to Everest Base Camp was one of the most intense parts of the journey. The final patch of the trail was a thin, narrow trek with uneven terrain. It was a bottleneck—only one person could pass through certain sections at a time, and we found ourselves waiting in line for our turn to move forward. Despite these challenges, we pushed forward, knowing that Everest Base Camp was just a few hours away. Along the trail, we also saw several trekkers who were using horses to complete their journey, either due to exhaustion or health issues. The last stretch to Everest Base Camp was a real test of endurance with weather starting to turn bad.

THE LONG LINE AT EVEREST BASE CAMP:

Finally, after hours of trekking, we reached Everest Base Camp at 17,598 feet —and the sense of accomplishment was indescribable. But just as we thought we'd get a moment to ourselves; we realized there was a long queue of trekkers waiting to take pictures. Everybody wanted to capture the moment and take photographs by the famous signpost marking Everest Base Camp. We waited our turn to snap a photo, and then took a few moments to simply soak it all in. The long line and the challenging journey to get there made the moment feel even more rewarding.

HOISTING THE FLAG AND CELEBRATING THE JOURNEY

We took a few moments to celebrate our achievement. Hoisting Indian flag at the base of Mount Everest felt like the culmination of everything we had worked

for. But beyond the physical act of reaching Base Camp, the journey was about more than just the destination. It was about the people we met, the stories we shared, and the perseverance we showed along the way. The trek tested us in ways we never expected, and standing at Base Camp was a moment of pure pride.

One of the most mesmerizing sights at Base Camp was the view of the Khumbu Glacier. The glacier, with its massive ice formations, crevasses, and sheer beauty, was something I'll never forget. The blue and white hues of the ice, with towering mountain peaks in the background, created a surreal landscape.







Pic- Frozen Khumbu Glacier and at Everest Base Camp

THE DESCENT: A CHALLENGING END

The descent was just as challenging as the ascent. The steep, uneven trail, combined with the wet weather at some places, made it difficult to move quickly. But despite the exhaustion and the slippery conditions, we moved on to reach Lukla and the end of our journey on Day 11. The ascent was done in 8 days (including 2 days of acclimatization) while descend was done just in 3 days so doubling the distance travelled each day.

We had an extra day stay at Lukla as weather turned bad, it poured heavily and there were no flights / choppers that could fly due to poor visibility. So, after an unexpected day of rest, we returned to Kathmandu with a sense of accomplishment. We had made it!

As we kept 2 additional days in anticipation of bad weather/ health issues, we still had one day pending.

Hence, we decided to take a brief cultural detour. We made a day trip to Janakpur (a 25 min flight from Kathmandu to Janakpur) the birthplace of Devi Sita, which added a rich historical and spiritual layer to our experience. We spent the rest of the day to explore the Kathmandu city's rich cultural heritage. One of the highlights was visiting the Buddha Stupa (also known as Swayambhunath), which is perched on a hilltop offering a panoramic view of the city. The peaceful atmosphere and the prayer flags fluttering in the wind made for a serene moment after the intense physical journey. We also spent time walking around the Durbar Square, with its intricate temples, palaces, and vibrant history. Kathmandu's bustling streets, ancient architecture, and spiritual vibe were the perfect end to our trek and made the whole experience feel even more meaningful.

A FINAL THOUGHT: AN UNFORGETTABLE EXPERIENCE



The Everest Base Camp trek was an unforgettable adventure that left me with memories I'll cherish forever—and a tan on my face that stayed for nearly a month! It was a reminder of the harsh sun, high altitudes, and countless days spent trekking under the open sky, and the beautiful memories. My colleagues at the office couldn't help but notice the sun-kissed glow, and it became a fun topic of conversation at times.

Looking back, the Everest Base Camp trek was more than just a physical challenge. The trek allowed us to push beyond our limits, forge new friendships, and create memories that will last a lifetime.

INDIAN UNION BUDGET 2025

AN NRI PERSEPCTIVE

The Indian Union Budget 2025 brings important updates that Non-Resident Indians (NRIs) need to watch closely. Changes in tax rules, remittances, investments, and business policies can directly affect their finances. As India strengthens its global presence, these budget decisions will have a big impact on NRIs worldwide. This article breaks down the key provisions, explains their benefits and challenges, and offers guidance on how NRIs can adapt to these changes.

Key Takeaways from Union Budget 2025 – Personal Tax

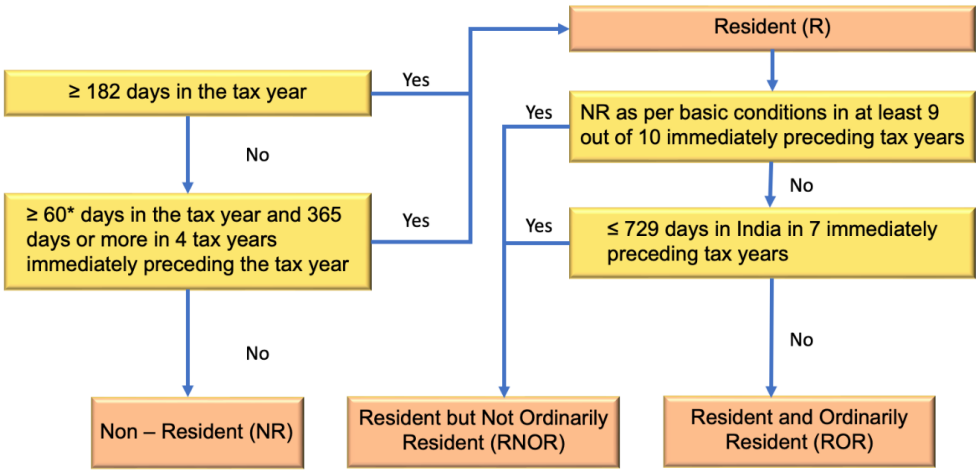
The Union Budget 2025 introduces several key tax and financial changes that may impact Non-Resident Indians (NRIs). While some provisions directly affect NRIs, others bring indirect benefits by simplifying tax rules and compliance. Below is a summary of important budget announcements and their implications for NRIs.

Provision	Description	Impact for NRIs
Introduction of New Income Tax Bill	A new Income Tax Bill will be introduced to simplify tax laws, ensuring tax certainty and reducing litigation.	Minimal direct impact, but may improve clarity on tax laws for NRIs.
Change in Income Tax Slab under New Regime	No income tax payable up to ₹12 lakh under the new tax regime.	**Not applicable to NRIs**; NRIs continue to be taxed as per existing rules.
Extension of Time Limit to File Updated Return	Taxpayers can now file an updated return up to **4 years** from the end of the relevant assessment year, with additional tax.	NRIs can also benefit if they need to update their returns for past years.
Rationalization of TDS/TCS Provisions	• TCS threshold **increased from ₹7 lakh to ₹10 lakh** on foreign remittances. • TCS **not applicable on remittance for educational purposes** if loan obtained from specified financial institutions	**Does not apply** to foreign remittances from **NRE accounts**.
Taxation of Insurance Policy	• ULIPs (not eligible for exemption) to be taxed as **capital gains** from FY 2025-26. • Life Insurance pay-out received by **NRIs** from **IFSC insurance offices** will be **exempt from tax** from **April 01, 2025**.	**Positive for NRIs** investing in IFSC insurance, as they get tax exemption.

Computation of Annual Value of Self-Occupied Properties	No conditions required to claim NIL annual value for up to **two** self-occupied properties.	NRIs with self-occupied properties in India can benefit from simplified valuation.
Higher TDS/TCS rate for non-filers of IT Return	Sections 206AB and 206CCA, which required higher TDS/TCS for non-filers of ITR **have been omitted**	Ease of compliance for NRIs
New Presumptive Scheme for Non-Residents (applicable from AY 2026-27)	**25% of amounts received** for services/technology provided to Indian electronics manufacturing companies **will be treated as presumptive income** and taxed at applicable slab rates.	Simplifies tax compliance by **reducing bookkeeping requirements** for NRIs offering services in this sector.

Tax Residency in India – A Snap Shot

The duration for which an individual is present in India during any tax year, determines the individual's residential status. If an individual **does not satisfy any of the conditions required to qualify as Resident**, **will be considered as Non-Resident**.



**In case of Indian Citizens or Persons of Indian Origin (PIOs) who comes on a visit to India in any tax year and having income (excluding income from foreign sources):*

> ₹ 15 lakhs - 60 days is substituted with 120 days

< ₹ 15 lakhs - 60 days is substituted with 182 days

**In case of Indian citizen who leaves India in any tax year for the purpose of employment outside India, 60 days is substituted with 182 days*

Concept of Deemed Residency

An individual, being an Indian Citizen, having Total Income (excluding foreign Income) > ₹15 Lakhs during the tax year would be **deemed to be resident in India** during that tax year, **if he is not liable to pay tax in any other country or territory** by reason of his domicile or residence or any other criteria of similar nature.

Scope of Taxation

The scope of taxation refers to the extent to which an individual's or entity's income is subject to tax in a particular jurisdiction. **In India, taxation is determined based on residential status, source of income, and nature of income**.

Residential Status	Scope of Taxation
Resident	Taxable on **Global Income** irrespective of place of accrual or receipt
Non Resident (NR)	• Income **received** in India • Income **accruing or arising** in India • Income deemed to **accrue/arise/received** in India
Resident and Ordinarily Resident	Taxable on **Global Income** irrespective of place of accrual or receipt
Resident and Not Ordinarily Resident	• Same as Non Resident • Income from Business/Profession **controlled** in India

Tax rates applicable to common sources of Income

The **scope of taxation** in India is defined based on **residential status**, **source of income,** and **nature of income** under the **Income Tax Act, 1961.** Additionally, the **Double Taxation Avoidance Agreement (DTAA)** helps mitigate the burden of being taxed in both India

and the country of residence. The table below provides a comparative overview of **taxability under the Indian Income Tax Act** and **applicable provisions under DTAA** for various income sources.

Source of Income	Taxability under Income Tax Act, 1961 (India)	Tax Treatment under DTAA*
Salary Income	As per applicable Tax Rates	No beneficial rate but availability of exemption/credit can be explored
Income from House Property	As per applicable Tax Rates	Generally, no beneficial rate available but availability of credit can be explored
Short Term Capital Gain	• **20%** for equity shares or units of equity oriented MF • Applicable tax rates for other assets	• Generally, no beneficial rate • Depending on the treaty verbiage, exemption can be explored for STCG on MF
Long Term Capital Gain	• **12.5%** (exempt up to ₹1.25L) for equity shares or units of equity oriented MF • **12.5%** without indexation or **20%** with indexation (for immovable property **of Residents only**), as applicable for any other asset	• Generally, no beneficial rate • Depending on the treaty verbiage, **exemption can be explored for LTCG on MF**
Dividend Income	• **20%** for Dividend from Indian Companies for NRs • **20%** for Income from units of MF purchased in foreign currency by NRIs • Applicable tax rate for others	Lower TDS rates as applicable
Interest Income	• From NRE saving/deposit account - **Exempt** • From NRO saving/deposit account – as per **applicable slab rate**	Lower TDS rates as applicable

**DTAA provisions mentioned above are general in nature and not specific to Qatar*

Tax Return Compliance and Other common issues faced by NRIs

Non-Resident Indians (NRIs) have specific tax compliance requirements in India based on their **residential status, income earned in India,** and **financial transactions.** Apart from **filing tax returns,** NRIs must adhere to **TDS provisions, disclosure norms, and FEMA (Foreign Exchange Management Act) regulations.** The table below highlights the key compliance requirements and challenges faced by NRIs:

Compliance Requirement	Description	Challenges Faced by NRIs
Income Tax Return (ITR) Filing	• Required if total income in India exceeds the threshold • Due Date 31st July • Belated return can be filed up to 31st December • Delay in filing **attracts penalty/interest** • Accurate reporting as per information reflected in form 26AS, AIS and TIS	• Complexities in determining **residential status**. • Need to file even if income is subject to **TDS deduction**. • Choose **correct Tax return** form while filing • **Discrepancies may lead to tax scrutiny** and potential interest/penal consequences
TDS (Tax Deducted at Source)	TDS applies to rental income, interest, dividends, and capital gains. TDS on NRO accounts is **30%**.	• Higher TDS rates on **NRO accounts** • Need to file **IT Return** if actual tax liability is lower to get the refund
TCS (Tax Collected at Source) on Foreign Remittance	• TCS will apply on foreign remittances made by residents under the LRS of ₹ 7L or more **(10L from 01.04.2025)** • TCS not applicable on **remittance from loan for pursuing education**	**Not Applicable** on foreign remittances from **NRE accounts**.

INDIAN UNION BUDGET 2025

AN NRI PERSEPCTIVE

Advance Tax Payment	NRIs with taxable income (not subject to TDS) must pay advance tax if liability exceeds ₹10,000 in a financial year.	• Non-compliance results in **penalties & interest** • Many NRIs are unaware of **advance tax rules**
Capital Gains Tax	Sale of property or shares attracts **capital gains tax**, with TDS deducted by the buyer.	• Difficulty in obtaining **lower TDS certificate** under **Section 197** • The **indexation benefit** no longer available for NRIs.
DTAA	NRIs can claim benefits under **DTAA** to reduce tax on Capital Gains and/or TDS on interest, dividends, and royalties.	• Need to submit **Tax Residency Certificate (TRC)** and **Form 10F** • Some NRIs fail to claim benefits due to lack of awareness
FEMA (Foreign Exchange Management Act)	NRIs must comply with FEMA while investing in India, holding bank accounts, or repatriating funds.	• Restrictions on **holding savings accounts** (must convert to **NRO/NRE accounts**) • Limits on **repatriation of funds** from NRO accounts • NRO to NRE Fund transfer allowed (subject to conditions)
Rental Income	Rental income is subject to **30% TDS** and must be reported in tax returns.	Failure to disclose NRI status to the lessee/tenant to avoid higher TDS can lead to penalty/legal implications
Indian Asset and Liability Disclosure	Individuals with income **exceeding ₹ 50L** need to mandatorily disclose assets and liabilities in India (schedule AL in the ITR)	• NRIs are exempt from this disclosure unless classified as **Resident and Ordinarily Resident (ROR)** • NRIs should **maintain documentation** of Indian assets for compliance
Foreign Asset Disclosure	**Resident and Ordinarily Resident (ROR)** is mandatorily required to disclose foreign income and foreign assets, **even if held for 1 day** during the entire tax year	**NRIs returning to India** should be mindful of this requirement, as they may become **ROR** after a few years and then need to disclose foreign holdings.

The Union Budget 2025 introduces key tax and compliance changes impacting NRIs, reflecting India's evolving economic landscape. Staying informed and planning strategically will be essential for NRIs to navigate these shifts and optimize their financial interests.

List of Women Empowerment Schemes in India 2025

List of Women Empowerment Schemes in India 2025

There is a huge buzz about women's empowerment around the world. In the 21st Century, women have started participating in many avenues traditionally associated with men. The growth in technology has made the task easier. Going a step further, the Government of India has shared its vision of women-led development to make India a developed nation by 2047. In this blog, we discuss all the current women empowerment schemes in India.

Importance of Women's Empowerment in India

When we look at ancient Indian texts and scriptures, we see empowered women. Moreover, they were the axis around which the civilisations used to thrive. But, a series of attacks and invasions posed a threat to the civilisation. Women were exposed to all sorts of torture and abuse during this dark phase.

Whatever the reason, there is no doubt that we are still fighting for empowering women around the world. With every passing day, the issue is coming right to the fore. In the wake of this, the government of India has started many women empowerment schemes in India. These schemes are going to propel women into the driver's seat fostering the way for women-led development.

Now you would ask, what is the need for women empowerment schemes in India? Here are some undeniable reasons:

- **Increased GDP:** Women are 50% of the population. They can add immense value to the Indian economy in various fields.
- **Education:** An educated woman has the know-how and the means to uplift society. Remember the popular African proverb? "If you teach a man, you teach an individual, but if you teach a woman, you teach a nation."
- **Fight against Poverty:** Having more earning members is a boon for a poor family. Empowering the woman of the family can help eradicate poverty, especially multidimensional poverty.
- **Social Justice:** The rights promised by our constitution emphasis social justice. Empowering a woman can bring an end to patriarchy which is deeply ingrained in our society.

Improved health: Remember the magical home remedies of our grannies? There you go! Empowered women can add value to preventive healthcare leading to lower

diseases and healthcare expenses.

List of Women Empowerment Schemes in India 2025

Now that you understand why women empowerment is important, let's discuss the government schemes for women's empowerment in India in 2025.

Sukanya Samriddhi Yojana (SSY)

Launched as a part of the most popular "Beti Bachao, Beti Padhao" mission, the SSY accounts can be opened by the parents of a newborn girl child. The mission aims to improve the Sex Ratio by ensuring education for girls. Here are some key points of the SSY scheme:

- The scheme is for 15 years.
- It can be extended up to 5 years at a time.
- Maximum annual investment - Rs. 1.50 lakhs
- Deduction for investment available u/s 80C (in the Old Tax Regime)
- Tax-Free Interest - 8.2% p.a. (much higher than FD)

The amount can be used for the girl child's higher education, marriage, etc.

Lakhpati Didi Scheme

It is one of the key women empowerment schemes in India. Under the scheme, the government eyes to empower 2 crore women working in Self-Help Groups (SHGs) to build a capital of more than Rs. 1 lakh.

Drone Didi Scheme

The Drone Didi women empowerment scheme in India aims to train 15,000 workers of the Self Help Groups (SHGs) to become drone pilots. These trained women can perform various economic activities like delivering medicines and groceries using drones and earn their livelihood. They are also useful in mapping the agricultural land to digitalise the land records across rural India.

Mission Indradhanush

Mission Indradhanush is an ambitious government scheme for women's empowerment in India. Under the scheme, the government ensures full immunisation of pregnant women and children.

List of Women Empowerment Schemes in India 2025

Mudra Yojana

The PMMY (Pradhan Mantri Mudra Yojana) provides collateral-free loans to small business owners up to Rs. 20 lakhs (limit increased in budget 24-25). With an increased budget allocated for MUDRA loans, the focus is on providing more loans to women-led enterprises.

TREAD Scheme

One of the lesser-known women empowerment schemes in India is the Trade Related Entrepreneurship Development Assistance Scheme (TREAD). The objective of this scheme is to develop women entrepreneurs. For this reason, the government provides 30% of the total loan eligibility of women entrepreneurs up to Rs. 30 lakhs. The rest of the loan is provided by banks, through NGOs that work for women's empowerment and can handle large funds.

Ujjwala Yojana

Pradhan Mantri Ujjwala Yojana (PMUY) provides free gas connections and subsidised gas cylinders to BPL families. The scheme directly benefits women by providing them with clean fuel to cook food.

Standup India Mission

The Standup India Mission seeks to provide loans between Rs.10 lakhs and Rs.1 crore to SC, ST and women entrepreneurs. This loan covers up to 75% of the total project cost. It is a great women's empowerment scheme in India**,** and it ensures that women entrepreneurs get the necessary investment.

PMAY (Pradhan Mantri Awas Yojana)

Many would overlook the PMAY scheme while talking about women empowerment schemes in India**.** But, it is notable that the allotment of PMAY houses with the ownership of women is a major step in empowering them.

Women's Helpline

A 24x7 helpline with a toll-free number 181 is operated across all states and UTs in India to provide emergency support to women affected by violence or any other distress.

STEP Initiative

STEP is a government scheme for women's empowerment in India that provides grants to institutions to run training programmes for women. The objective of the program is to ensure employment for women through skill development.

List of Women Empowerment Schemes in India 2025

Mahila E-Haat Scheme

As the name suggests, it is an e-marketplace for women to showcase their products. They can also add proper product descriptions and photos to attract customers. It promotes Make in India while ensuring women's empowerment.

Mahila Samman Savings Certificate (MSSC) Scheme

MSSCs are 2-year FDs for women in the Post Offices. They can deposit up to Rs. 2 lakhs and earn an interest of 7.5% p.a. on these deposits.

Mahila Shakti Kendras

MSKs provide support to women for skill development, digital literacy and getting employment. They act as a centre of women's empowerment that can lay the foundation of modern India.

Women's empowerment is the need of the hour. There are several government schemes for women's empowerment in India that we have discussed in this blog. Hope many aspiring women can get the benefits of these schemes and the objective of women-led development is fulfilled

Source : https://cleartax.in/

Teenage Turmoil: Is Your Child Really Not Listening, or Are They Just Growing?



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Fitness with Namita

"Why won't my child just listen?"

"Why do they always have an answer for everything?"

"Why are they glued to their screens all the time?"

If these questions echo in your mind, you're not alone. Parenting a teenager often feels like an exhausting push-and-pull between love and frustration. The child who once eagerly held your hand now shrugs you off, preferring their phone over family conversations. Their once-strong academic drive may suddenly wane, leaving you concerned about their future. Their room looks like a disaster zone, their moods fluctuate unpredictably, and every request is met with resistance.

Is this defiance? Rebellion? A failure in parenting? Or is it something more profound—something that requires understanding rather than reaction?



The Teenage Years: A Period of Profound Change

Adolescence is one of the most complex and transformative phases of human development. A teenager's brain undergoes major rewiring, emotions intensify, and their natural drive for independence often clashes with parental expectations. During this stage, they navigate self-discovery, peer pressure, hormonal fluctuations, and the overwhelming desire to fit in.

While it may seem as if they disregard your words, the reality is—they hear you. Even when they roll their eyes. Even when they challenge your authority. Even when they seem indifferent. Deep down, they absorb your values, they take in your guidance, and they need your presence—whether they admit it or not.

Top Challenges Parents Face

1. The "They Don't Listen" Perception

Many parents feel unheard. You offer advice, warn them about potential consequences, and yet, they seem to do the opposite. But what if they are listening more than you realize?

Teenagers push boundaries, not out of defiance, but because they are learning to think independently. Their testing of limits

is not about rejecting you—it's about discovering themselves. Your words are sinking in, even if you don't see immediate results. Patience is key.

2. The Backtalk Dilemma

Teenagers have opinions on everything—and they don't shy away from expressing them. While it may seem like backtalk, it's actually a sign of growing independence. The real challenge is recognizing when to engage in discussions and when to let go.

Arguing over every disagreement can strain the relationship. Instead, choose your battles and model respectful communication. Teaching them how to express their thoughts without aggression is far more valuable than shutting them down.

3. The Screen-Time Struggle

Smartphones and social media are deeply integrated into teenage life. Parents worry about excessive screen time, online dangers, and diminished family interaction. However, banning technology outright is not the answer. Instead, it's about guiding responsible usage.

Encourage open conversations about digital habits, establish reasonable screen -time boundaries, and create tech-free family moments without making them feel like punishments. Engaging them in these decisions fosters mutual respect rather than resistance.

4. The Mystery of the Messy Room

A teenager's room often resembles a battleground—clothes scattered everywhere, plates abandoned, and an overall state of disarray. While this may drive parents crazy, it's rarely a sign of laziness or defiance.

For many teens, their room is their private retreat—a space where they feel in control. Instead of demanding spotless organization, encourage them to take responsibility for their space. Some level of messiness is normal and allowing them autonomy over their room fosters a sense of ownership.



5. The Motivation Meltdown

It's disheartening to see a once-enthusiastic child lose motivation. However, teenage motivation is closely linked to emotional well-being, social influences, and self-esteem. Instead of labelling them as lazy, dig deeper—are they overwhelmed? Are they struggling with self-doubt?

Rather than pressuring them, offer support and encouragement. Small achievements rebuild confidence and

reignite their drive. Motivation flourishes in an environment where they feel understood, not constantly judged.

6. The Self-Sufficiency Paradox

Parents want their teenagers to be responsible and self-reliant yet pushing too hard can have the opposite effect. Adolescents need a mix of guidance and freedom. If they aren't fully self-driven now, it doesn't mean they never will be.

Sometimes, the best lessons come from experiencing setbacks. Allowing them to make choices—even if they make mistakes—helps them develop accountability and decision-making skills. Instead of micromanaging, provide opportunities for them to navigate real-world responsibilities.



The Challenge for Working Parents

For parents juggling careers and family responsibilities, teenage rebellion can feel even more overwhelming. The guilt of not always being available, combined with daily stress, can lead to disconnection and miscommunication.

However, quality always outweighs quantity. Even short but meaningful interactions—a ten-minute check-in, a weekend outing, or simple gestures of affection—can strengthen the parent-child bond. It's not about being present every second but making the moments you do share truly count.



What's the Solution? How Can Parenting Teenagers Become Less Challenging?

1. Prioritize Connection Before Correction

Discipline is necessary, but a strong relationship is the foundation of influence. When trust is established, teenagers are more likely to respect your guidance. Spend time together without an agenda—watch a movie, play a game, or simply talk. These small moments build a connection that makes discipline more effective.

Teenage Turmoil: Is Your Child Really Not Listening, or Are They Just Growing?



2. Don't Take Everything Personally

Teenagers often blurt things out in frustration. Instead of reacting emotionally, take a step back. Ask yourself: *Is this really how they feel, or are they venting?* A calm response can prevent unnecessary conflicts and de-escalate tension.

3. Keep Giving Guidance—Even When It Feels Pointless

It's easy to feel like your advice is ignored, but don't stop offering it. Your words shape their future choices, even if you don't see immediate results. One day, they'll recall your lessons in moments that matter.

4. Trust Them, Even When It's Difficult

Trust doesn't mean letting go completely—it means balancing freedom with accountability. When teenagers feel trusted, they are more likely to act responsibly. If they constantly feel controlled, they are more likely to rebel.

5. Encourage Independence Without Forcing It

Teenagers need room to develop self-reliance. Give them opportunities to make their own decisions, handle responsibilities, and problem-solve independently. Whether it's managing their own schedule, ordering their food at a restaurant, or planning a small trip, these experiences cultivate confidence and self-assurance.

6. Choose Your Battles Wisely

Not everything needs to be a fight. A messy room or an unconventional fashion choice is not worth a major dispute. Save your energy for the bigger issues—safety, well-being, and values. Letting go of minor conflicts reduces unnecessary tension and fosters a healthier relationship.

7. Set Boundaries Without Controlling

Boundaries provide structure, but excessive control often breeds resistance. Instead of dictating rigid rules, involve your teen in discussions about expectations.

For example, rather than saying, *"Be home by 9:40, or you lose your phone,"* you could remind them, *"We agreed on 10:30, but you were late. I trust that you value your freedom—let's be mindful of our agreement next time."*

This approach keeps the conversation constructive, reinforces trust, and gently holds them accountable.

Final Thought: This Phase Won't Last Forever

The teenage years are temporary. The eye

rolls, the sarcasm, the messy room—it won't last forever. What *will* last is the relationship you build with your child during this time.



Yes, parenting a teenager is challenging. But with patience, understanding, and trust, you can navigate these years with fewer conflicts and stronger connections.

So, the next time your teenager seems like they're not listening, remember—they are. They just may not show it in the way you expect. Stay patient, stay present, and most importantly—stay hopeful.

Because one day, that same teenager will thank you for standing by them, even when they seemed miles away.

CREATIVE CORNER



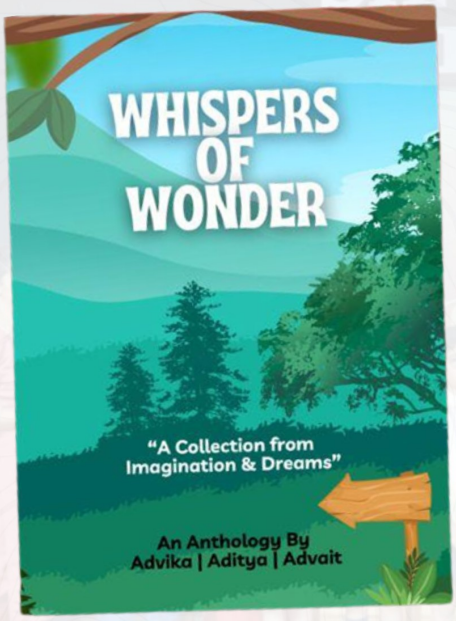
CA NEETHA JOLLY



Geoffrey
S/o CA NEETHA JOLLY

YOUNG MINDS

CREATIVE CORNER



Congratulations to **Advika, Aditya, and Advait**, along with their proud parents, **CA Arun Somanath** and **Dr.Vidya Arun,** on the release of their first book, **Whispers of Wonder**—a collection born from imagination and dreams!

This unique book showcases the creative writings of these young talents, preserving even their original mistakes to embrace the beauty of authenticity and simplicity.

The ICAI Doha Chapter is immensely proud of these young champs and wishes them many more such accomplishments in the future!



ACHIEVEMENTS



ICAI Doha Chapter has secured the **1st Runner-upPrize** in the **2024 Best Chapter Overseas Awards (Category II)**. We congratulate all of our members and also extend our gratitude for their unwavering support and trust without which this would not have been possible. Needless to mention that we have continued on the path shown by our illustrious predecessors and our heartfelt gratitude to all the Past Chairpersons for their support and guidance. A big shoutout to our sub-committees and volunteers for their tireless efforts. Special thanks to all our sponsors who help us run the show.





ACHIEVEMENTS



ICAI JAN 2025 EXAMS : ICAI Doha Chapter congratulates students who has passed Intermediate (both groups) and Foundation in Jan 2025 Exams

ICAI DOHA CHAPTER

CA INDIA

Congratulations

STUDENTS QUALIFIED FOUNDATION EXAM
JANUARY 2025 FROM DOHA



SADHIKA SAJITKUMAR | FATHIMA KONDERITHODI NOUFEL | HAIFA BASHEER

Students qualified Intermediate exam
January 2025 from Doha



LEVIN GEORGE THOMAS | MISHAL MUSTHAPHA RAYAMARAKKAR | HIBA ASIF | GRISHMA VIKESHKUMAR KAPATEL

ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

1st GCC Seminar "On the Edge" hosted by Oman Chapter of ICAI on 18th January 2025







ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

World Forum of Accountants (WOFA) by ICAI at New Delhi, India on 31ST January 2025







ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

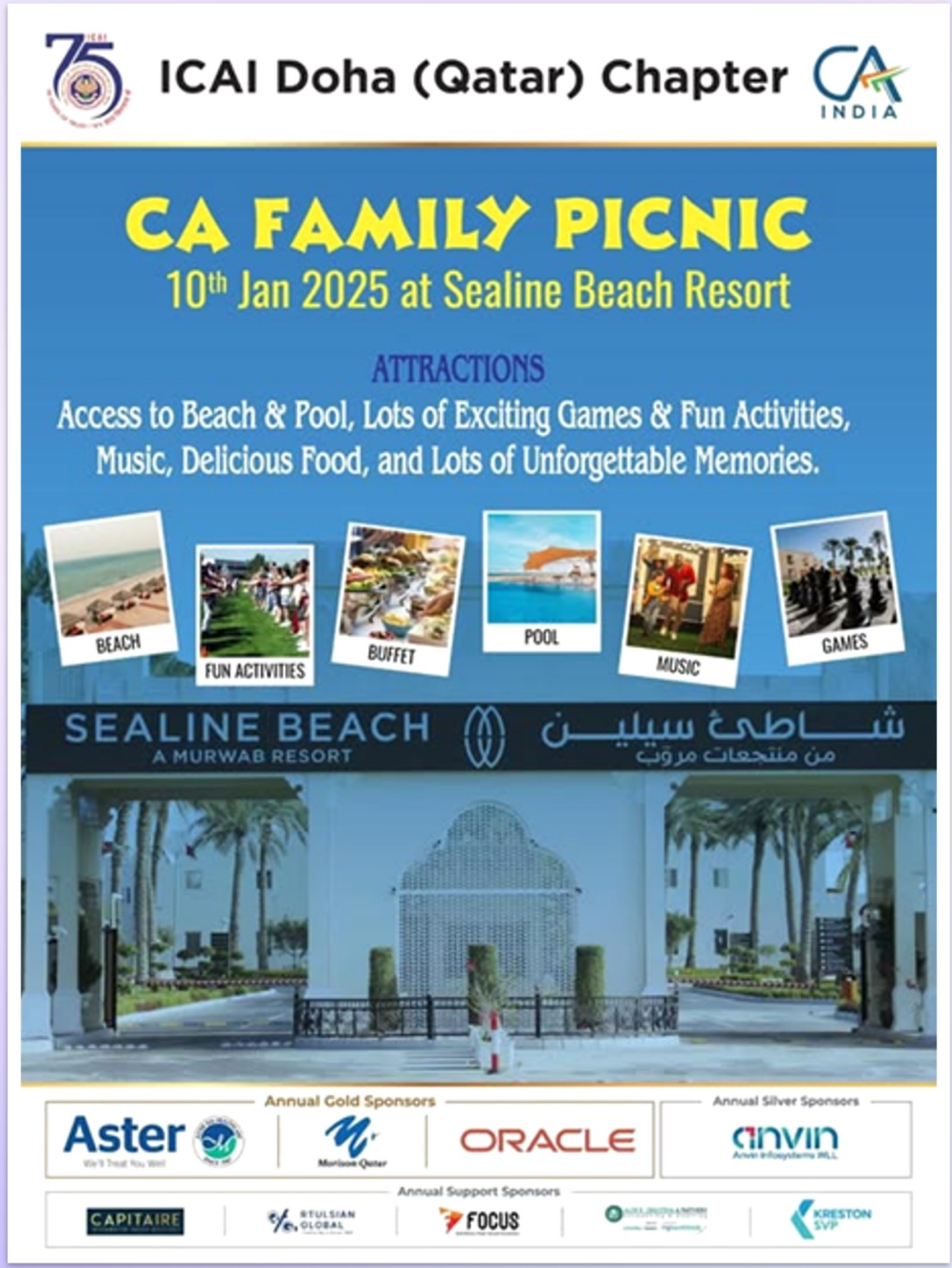
36th Annual Conference of ICAI Abu Dhabi Chapter on 22nd February 2025





CA FAMILY PICNIC

10th January 2025 at Sealine Beach Resort



CA FAMILY PICNIC

10th January 2025 at Sealine Beach Resort

















Exploring the World of Forensic Accounting and Case Studies
on 21st January 2025



Exploring the World of Forensic Accounting and Case Studies
on 21st January 2025














ICAI – Doha (Qatar) Chapter 43rd AGM 2025 and Election



ICAI – Doha (Qatar) Chapter 43rd AGM 2025 and Election



Qatar National Sport Day
on 11th Feb, 2025



Qatar National Sport Day
on 11th Feb, 2025











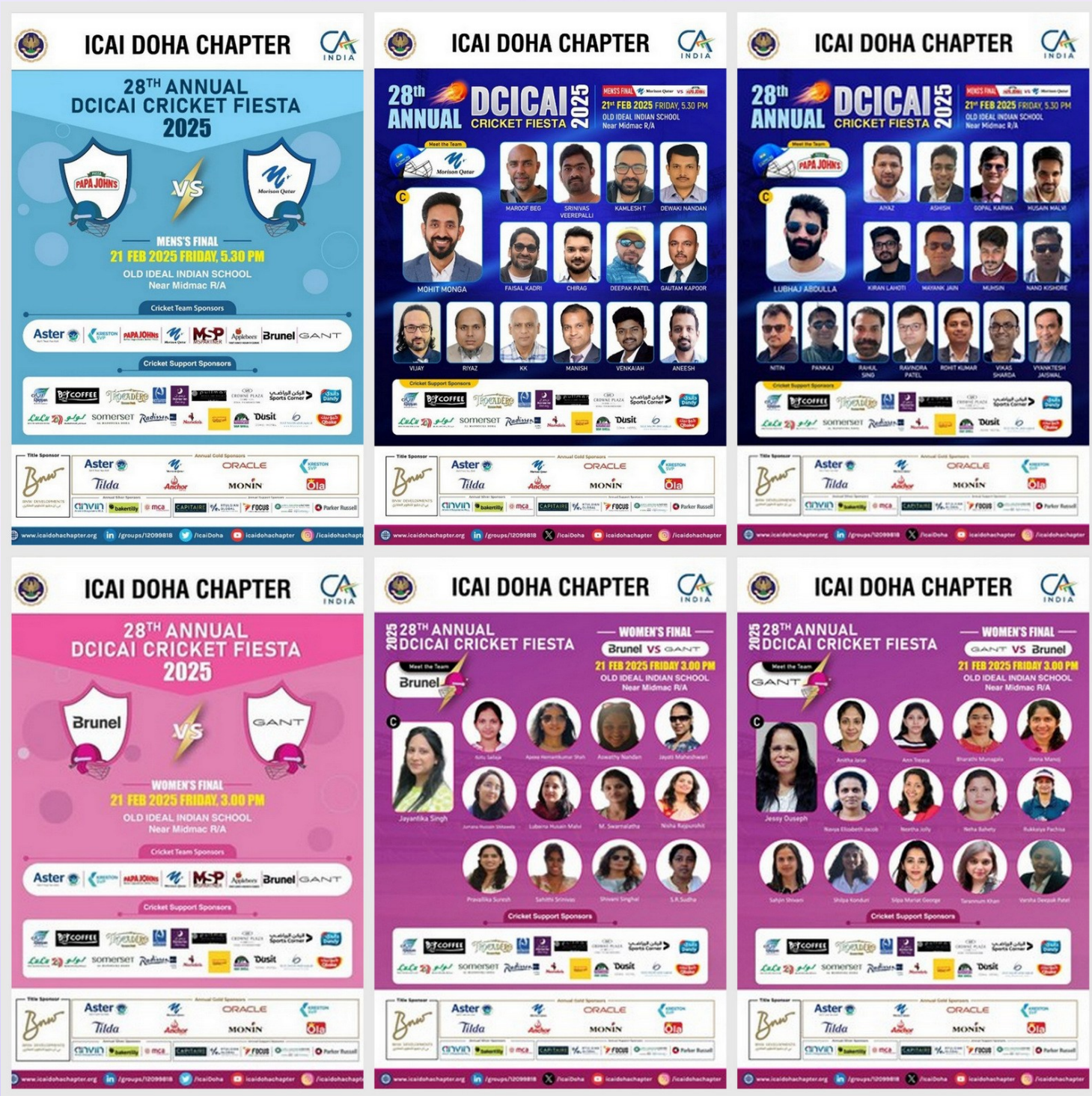
Qatar National Sport Day
on 11th Feb, 2025

ICAI Doha chapter marks Qatar National Sport Day



The Institute of Chartered Accountants of India (ICAI) – Doha chapter, led by chairperson Kishore Alex and the newly appointed 2025 committee, kicked off their journey with a celebration of Qatar National Sport Day (QNSD). The event brought together over 80 members and their families. The highlights of the day included basketball training by former Indian national men's team captain C V Sunny, outdoor activities for all ages led by 365 MFC founder Shammas T K and medals for all participants. ICAI members residing in Qatar and aspiring to join the Doha chapter can contact Arun Somanath (5506 0695) or Rakesh Bahety (33259957).

28th ANNUAL DCICAI CRICKET FIESTA on 21ST February 2025



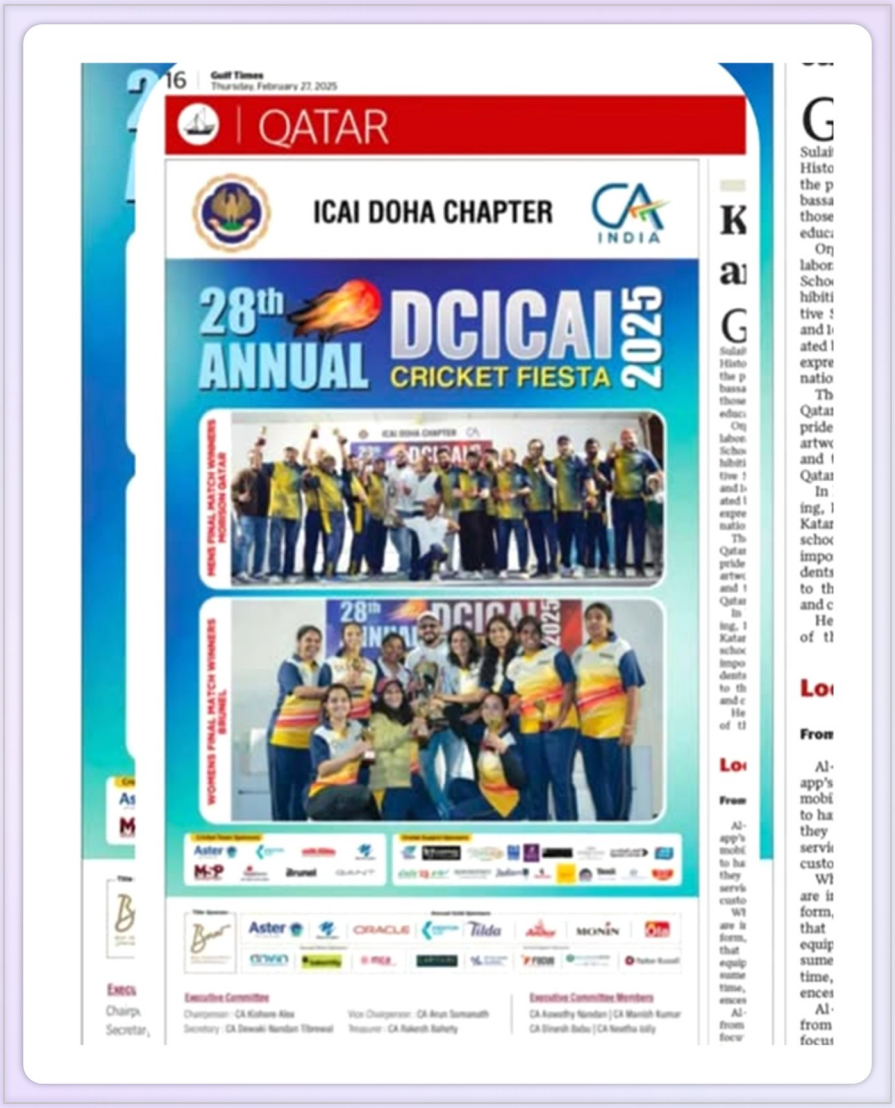
28th ANNUAL DCICAI CRICKET FIESTA on 21ST February 2025



28th ANNUAL DCICAI CRICKET FIESTA on 21ST February 2025



28th ANNUAL DCICAI CRICKET FIESTA on 21ST February 2025





DCICAI officials with former Indian team player Sreesanth (fifth from left) at the fiesta

DCICAI's 28th annual cricket fiesta concludes

The Doha Chapter of the Institute of Chartered Accountants of India (DCICAI) has concluded its 28th annual cricket fiesta.

The month-long tournament saw participation of about 300 members, along with their families, friends, and well-wishers.

Former Indian team player Sreesanth was the chief guest.

He shared insightful stories from his career, including his experience playing in the T20 World Cup Finals for India and his earlier league matches in Qatar, which took place at the same venue.

International Cricket Council (ICC) women's umpire Shivani Mishra supported the proceedings.

She also commended the organisers for including women's matches.

The tournament featured more than 120 participants across six men's teams and two women's teams.

In the women's final, Team Brunel won against Team Gant.

Apexa Shah was named the Woman of the Match.

The men's final was won by Morison Qatar against Papa John's.

Morison Qatar captain Mohit R Monga was named the player of the match and the man of the series.

DCICAI past president Gopal Balasubramaniam enlivened the proceedings with his live commentary. Chairperson Kishore Alex and the executive committee thanked all stakeholders for their support.

Union Budget 2025: Impact Analysis" on

February 25, 2025, at Dusit West Bay

ICAI Doha Chapter

CA INDIA

UNION

BUDGET 2025

IMPACT ANALYSIS

Chief Guest



H.E. Mr. VIPUL
Ambassador of India to Qatar

Keynote Speakers



CA.TN Manoharan
Padma Shri Awardee



CA Girish Chand
Senior Partner - MCA Gulf

25th February 2025
Tuesday 6:30 PM

DUSIT WEST BAY
Doha - Qatar

04 CPE HOURS

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Vice Chairperson : CA Arun Somanath
Secretary : CA Dewaki Nandan Tibrewal
Treasurer : CA Rakesh Bahety

Committee Members

CA Aswathy Nandan
CA Manish Kumar
CA Dinesh Babu
CA Neetha Jolly

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Union Budget 2025: Impact Analysis" on

February 25, 2025, at Dusit West Bay



Union Budget 2025: Impact Analysis" on

February 25, 2025, at Dusit West Bay



Indian ambassador Vipul receiving a token of recognition as chief guest of the ICAI Doha Chapter seminar titled 'Union Budget 2025: Impact Analysis'.

ICAI Doha Chapter holds seminar on 'Union Budget 2025: Impact Analysis'

The Institute of Chartered Accountants of India (ICAI) Doha Chapter recently hosted a seminar titled 'Union Budget 2025: Impact Analysis', which was attended by Indian ambassador Vipul as chief guest.

The ambassador highlighted the strong India-Qatar bilateral relations and the significance of the Union Budget in strengthening economic ties between the two countries.

The seminar featured T N Manoharan, Padma Shri awardee and former ICAI president, and Girish Chand, senior partner at MCA Gulf, who provided in-depth insights into the key proposals of the Union Budget 2025 and their potential impact on India's economic landscape.

The discussions also touched on tax reforms, infrastructure investments, and inclusive growth initiatives.

The event also gathered around 200 ICAI members, representatives from IBPC, ICBF, ICC, and ISC, as well as community dignitaries and members of the Tamil and Telugu Sangams.

The seminar served as an excellent platform for the chartered accountant fraternity to gain comprehensive knowledge on the Union Budget's implications and engage in thought-provoking discussions.

The Doha Chapter of ICAI remains committed to organising impactful events, contributing to the professional development of its members.

International Women's Day : Breaking Barriers, Building Bridges

March 11, 2025, at Pullman Doha



International Women's Day : Breaking Barriers, Building Bridges

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March 11, 2025, at Pullman Doha

COMMUNITY

Women's Day Celebration



Las Damas de Rizal Doha chapter hosts seminar

Las Damas de Rizal (LDR) Doha chapter marked International Women's Day with its inaugural seminar themed 'Accelerate Action' recently, providing a platform for discussions and presentations aimed at empowering women.
The talks highlighted the importance of leadership, self-care, emotional intelligence, and gender equality in the workforce.
In her speech, LDR president, Dr Anne Binondo underscored the significance of the celebration, and declared the seminar open.
A video message from Lina Brosas, founder of LDR and Paris chapter president, shared her vision for empowering women globally. Her message resonated with many attendees as she spoke about resilience and determination in overcoming the challenges women face today.
"From Routine to Rise: Nurturing Women Leaders," was presented by Dr Noemi Formaran, Education Committee head and event chairperson, focusing on developing leadership skills among women.
Sheila Marie Caritos, chapter auditor led a discussion on "Breaking Barriers and Soaring High" within the aviation industry, sharing her experiences as a woman in a traditionally male-dominated field while Jackielou Cabauatan, chapter assistant treasurer discussed about "Skin Care", emphasising the importance of self-care routines not only for physical appearance but also for confidence-building among women.
Dr Richelle Arugay, vice-president - Internal Affairs, talked about "Emotional Intelligence: Empowering Ourselves and Others" while engineer Victoria Bedon, addressed "Gender Equality in the Workforce," advocating for equal opportunities across all levels of employment.
As part of the event's cultural integration, an Iftar was served to honour Ramadan traditions, and allowed participants to connect over shared experiences.
The seminar also held a question and answer session with the participants and presented the Plaques of Appreciation to all the speakers and Certificates of Attendance to the participants.
Dr Noemi Formaran delivered the closing remarks and a vote of thanks as event chairman, summarising key takeaways while encouraging continued dialogue beyond this event. She also acknowledged individuals for their unwavering support and thanked all the attendees for the time they've spent as their presence played a vital role in the success of the event.

QTS holds event

Qatar Tamizhar Sangam (QTS) organised International Women's Day celebration for its members.
The highlight was a debate show in Tamil titled 'Do men encourage or hinder women's development'.
The programme started with Tamil Thai Vazhthu. Singapore embassy charge d'affaires Sumaya Baqavi was the chief guest.
The cultural show participants were presented with trophies.
Indian Cultural Centre president A P Manikantan and MES Indian School Abu Hamour Branch principal Pramila Kannan were
The event was organised by cultural secretary Purusothaman. Literary secretary Nirmala Raghuraman welcomed the gathering and joint cultural
performances were showcased by QTS members and their families.



150 attend DCICAI programme



The Institute of Chartered Accountants of India (ICAI) - Doha Chapter hosted a celebration of Women's International Day, themed 'Breaking Barriers, Building Bridges'.
The event brought together over 150 attendees, including members and their spouses, featuring insights from women leaders across industries.
Indian embassy second secretary Bindu N Nair was the guest of honour.
Renaul Nissan Technology & Business Centre (India) chief financial officer Sheela Tharakan, MES Indian School (Doha) principal Dr Hameeda Kadar, Qatar Cricket Association's technical head and educator Shivani Mishra, and storyteller, trainer and coach Shanty Rose spoke on the IWD 2025 theme, gender equality.
In his inaugural address, chapter chairperson Kishore Alex acknowledged the significant contributions of women leaders within DCICAI and emphasised the chapter's dedication to promoting diversity and inclusiveness.
Bindu N Nair, highlighted the powerful stories of women who have shattered norms and created connections across different spheres, stressing the importance of taking bold steps to promote gender equality in every facet of life.
Sheela Tharakan shared her journey as a woman in finance, emphasising the need for equal opportunities and mentorship for women in corporate leadership.
Dr Hameeda Kadar spoke about how gender equality is sometimes misinterpreted, emphasising that true empowerment comes from embracing and being happy with oneself, regardless of societal expectations.
Shivani Mishra shared her journey of becoming the first female on-field umpire to officiate in a men's T20, discussing how her strength, resilience, and willpower helped her break barriers in a male-dominated industry.
Shanty Rose spoke about the power of storytelling in inspiring change and how it helps in empowering women.
The event concluded with the felicitation of all speakers by the chairperson and vice-chairperson Arun Somanath along with other executive Committee members.
ICAI members residing in Qatar and aspiring to join the Doha chapter can contact Kishore Alex or Arun Somanath at 55060695 for further information.

MES Indian School organises function

The International Women's Day was marked at MES Indian School with an event filled with thoughtful gestures and activities that reflected admiration and respect for all the incredible women.
As a token of appreciation to the principal Dr Hameeda Kadar, a handcrafted card was presented, symbolising gratitude for her leadership, guidance, and unwavering support towards all members of the school community.
In her address she said that women by nature may look fragile but have immense strength and tolerance, which, if used resolutely, can help them scale greater heights.
A video presentation showcasing a collection of photos of teachers was a touching tribute that brought smiles and a sense of pride to everyone present.





'Futoor' Iftar meet

NAM College Alumni Association Qatar chapter organised 'Futoor' Iftar Meet 2025 at Old Doha Port Park, with the participation of 200 people including members and their families. President Jasar Achoth said the event was a big success. General secretary Saleem Ali welcomed the gathering and treasurer Abdul Raouf proposed a vote of thanks. NAM College is situated in Kannur district of the southern Indian state of Kerala.

The ICAI Doha Chapter came together to distribute Iftar boxes, sharing warmth and kindness

March 16, 2025, at Workers Camp, Industrial Area







The ICAI Doha Chapter came together to distribute Iftar boxes, sharing warmth and kindness

March 16, 2025, at Workers Camp, Industrial Area



Gulf Times
Friday, March 28, 2025 5

COMMUNITY

IFTAR GATHERING

Noble International School

Noble International School (NIS) hosted a grand Iftar meet, fostering a spirit of unity and togetherness during the holy month of Ramadan. Chairman Hussain Mohammed U, finance director Showkath Al Taj, other members of the management, and the rest of the school community attended. In his welcome address, principal Dr Shibu Abdul Rasheed emphasised the values of compassion, gratitude, and community bonding during Ramadan. The chief guest, Islamic Ramadan and encouraged everyone to uphold its teachings in daily life.

ICAI Doha chapter

The Doha Chapter of the Institute of Chartered Accountants of India (ICAI) distributed 100 Iftar boxes at a workers camp in the Industrial Area. The initiative was supported by volunteers, sponsors and chapter members. Chairperson Kishore Alex said: "Ramadan is a time of giving, and we are humbled to have had the opportunity to support the hardworking individuals in our community."

IPWA Qatar

Indian expatriate forum Uttar Pradesh Welfare Association, Qatar, hosted an Iftar party at Masrah Park in Doha. More than 220 people attended. President Ziauddin Ahmad spoke about the importance of the holy month of Ramadan. The guests included Deepak Shetty, Ashok, RJ Fazeel, RJ Sarwar, RJ Nazia, RJ Gaurav of Mirchi Radio, Asif Rahmani, Najmul Hassan, Shahid Yar Khan, Qamar Alam, Jawed Sultan, Ali Imran, Mamnoon Bangash, Faisal, and Dr Jaffery. Vice-president Asif Khan spoke about the objective of the forum, General secretary Junaid Khan proposed a vote of thanks. Treasurer Kashif Habib supported the event.

KWA-Qatar

The Kottar Welfare Association (KWA-Qatar) hosted an Iftar gathering, bringing together members, families, and well-wishers in a spirit of unity and devotion. The event was presided over by presided Sheik Ahamed and advisory committee member Tariq. Vice-president Mohamed Badardeen was the host. Secretary Shiffan Sameem Aroosi shared a Ramadan thought, highlighting the values of compassion and togetherness during the holy month. The gathering also included a special speech and Qiraat recitations by children. Treasurer Zahith welcomed the gathering and vice-secretary Syed Ibrahim proposed a vote of thanks.

Shafeeq Koottayma Qatar

Shafeeq Koottayma Qatar hosted an Iftar and third anniversary gathering at Umm Al Seneem Park. President Shafeeq Chakkara presided. General secretary Shafeeq Maliyekkal welcomed the attendees, while vice-presidents Shafeeq Kadavu, Shafeeq Thrissur, and Shafeeq Parakkadavu spoke. Treasurer Shafeeq Manjeri proposed a vote of thanks.

Ipaq

The Indian Pharmacists Association Qatar (Ipaq), hosted a family Iftar meet for members and their families. The event was co-ordinated by Shanavas Kozhikkal, Shajeer, Shanavas Punnoli, Hanif Peral, Abdul Rahiman Eriyal, Ameer Ali, Sameer K I, Jafar, Mohammed Navas, Muhammad Riyaz, Shamnad, and Sulaiman Askar, among others.

Navigating the Future: Qatar's Evolving Tax Landscape and the Onset of Pillar Two Reforms

March 19, 2025, at Holiday Inn

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA

Annual Iftar Meet

NAVIGATING THE FUTURE: QATAR'S EVOLVING TAX LANDSCAPE AND THE ONSET OF PILLAR TWO REFORMS

Guest Speakers



OSAMA ABBASI
Partner,
Business Tax Qatar, Deloitte



PRAKASH JOSHI
Manager,
Business Tax Qatar, Deloitte

19th March 2025
06:00 PM - 09:30 PM

Holiday Inn Doha,
Airport Road

(Session to be preceded by light Iftar snacks and followed by Dinner)

CPE: 3Hrs

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Navigating the Future: Qatar's Evolving Tax Landscape and the Onset of Pillar Two Reforms

March 19, 2025, at Holiday Inn



CANNECT QUIZ

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 aswathynandan@gmail.com by 7th April 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. What was the theme of International Women's Day Celebration of ICAI Doha Chapter held on 11th March 2025
a. Beyond Limits, Building Legacies
b. Breaking barriers, Building Bridges
c. Breaking Boundaries, Building Legacies
d. Breaking Barriers, Building Futures

2. Which Bank from Qatar plans to expand in India through setting up of an office in Gujarat International Finance Tec (GIFT) city ?
a. Qatar National Bank
b. Commercial Bank of Qatar
c. Qatar Islamic Bank
d. Doha Bank

3. According to the article on Teenage parenting, what is a more effective way to discipline teenagers?
a. Setting rigid rules without discussion
b. Reacting emotionally to their outbursts
c. Prioritizing connection before correction
d. Micromanaging their daily activities

4. Which team won the winner's title at the 28th DCICAI Annual Cricket Fiesta (Men's Cricket)?
a. Team Papa Johns
b. Team Aster
c. Team Morison Qatar
d. Team Brunel

5. Which of the following women empowerment schemes in India focuses on providing training for women to become drone pilots?
a. Lakhpati Didi Scheme
b. Drone Didi Scheme
c. STEP Initiative
d. Mahila Shakti Kendras

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6. Under the new tax regime in the Indian Union Budget 2025, what is the income threshold up to which no income tax is payable?
a. ₹10 lakh
b. ₹12 lakh
c. ₹15 lakh
d. ₹7 lakh

7. At what height is the Mt. Everest Base Camp Situated ?
a. 19654 feet
b. 16898 feet
c. 18151 feet
d. 17598 feet

8. Which of the following statements about Feminism is not true
a. Feminism is only for women
b. Feminism is also allowing men the freedom to break free from outdated expectations
c. Feminism speak up against unfair treatment
d. Feminism is not about division, it's about unity

9. Which of the following tax provisions benefits NRIs investing in IFSC insurance policies?
a. Tax exemption on life insurance payouts from IFSC insurance offices
b. Reduction in capital gains tax on ULIPs
c. Increase in TDS rate for non-filers
d. Removal of taxation on NRE account interest

10. Which chapter hosted the first GCC Seminar "On the Edge" in January 2025
a. Oman
b. Abu Dhabi
c. Bahrain
d. Kuwait

The Institute of Chartered Accountants of India

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DOHA CHAPTER

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CA ARUN SOMANATH
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