The Institute of Chartered Accountants of India
DOHA CHAPTER

e-Newsletter

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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

CA KISHORE ALEX
Chairperson, ICAI Doha Chapter

Dear Esteemed Members of the CA Fraternity,

I am pleased to connect with you once again through our Q3 Newsletter. This quarter has been marked by continued engagement, professional growth, and knowledge-sharing initiatives, reflecting the collective strength of our ICAI Doha Chapter community. Your active participation in CPE sessions and chapter activities has been instrumental in making each initiative meaningful and impactful.

One of the key highlights of this quarter was the grand celebration of **CA Day 2025**, which was organized under the theme *"Legacy of Leaders: CA Day with the Pioneers."* The event, held at Le Royal Meridien, Place Vendome, Lusail, was a landmark occasion that brought together over 250 members.

The celebration was graced by the esteemed presence of:

- **Shri Sandeep Kumar**, Deputy Chief of Mission, Indian Embassy Qatar
- **CA. Charanjot Singh Nanda**, President, ICAI
- **CA. Prasanna Kumar D.**, Vice President, ICAI
- **CA. Babu Abraham Kallivayalil**, Chairman, CL & CGC, ICAI

CA. Darpan Inani, Para Asian Games Gold Medalist and India's first visually challenged Chartered Accountant

This historic occasion also marked the **first-ever joint overseas visit** of both the President and Vice President of ICAI during the current Council year — a proud milestone for our Doha Chapter. The dignitaries inspired members with their motivating addresses, touching upon ICAI's global outlook, leadership, and the evolving role of Chartered Accountants in today's dynamic economic environment. Adding to the inspiration, CA.

Darpan Inani shared his extraordinary story of resilience and achievement, which earned a standing ovation from the audience.

Looking ahead, I am delighted to share that preparations are well underway for our **11th Annual Conference**. This year's theme, ***"Invest, Influence, Inspire"*** *Shaping the Future Together,* truly embodies the spirit of collaboration and forward-thinking that defines our profession. The tagline *"Shaping the Future Together"* reflects our collective responsibility to drive innovation, create opportunities, and contribute meaningfully to the evolving global landscape. The conference will bring together visionaries, leaders, and professionals, reinforcing the idea that our shared efforts today will define the successes of tomorrow. It will serve as a vibrant platform to exchange ideas, learn from thought leaders, and inspire each other toward building a stronger future.

With the festive season upon us, I warmly extend my heartfelt wishes to you and your families for a joyful Onam and a radiant Deepavali. May these celebrations bring happiness, prosperity, and cherished moments of togetherness.

I encourage each one of you to stay engaged, contribute actively, and continue to uphold the values and excellence of our profession. Together, we will continue to grow, learn, and shape the path forward. ***"Shaping the Future Together"***

CA Kishore Alex
Chairperson





MESSAGE FROM THE VICE-CHAIRPERSON

CA ARUN SOMANATH
Vice-Chairperson, ICAI Doha Chapter

Dear Members,

It gives me great pleasure to connect with you through this edition of our newsletter. Each issue reflects the diversity of our interests and the strength of our community, and this one is no exception.

We begin with an inspiring Interview of a Senior Member, whose experiences remind us that our collective wisdom is built on years of dedication and professional excellence. Their story is not only a tribute to individual achievement but also a guidepost for all of us.

In this edition, we also bring you an insightful piece on Investing Smart – Why Your Profile Matters Most. In today's dynamic markets, understanding our own financial personality is just as critical as knowing the opportunities available. This article will help you reflect on your own approach to investments and wealth creation.

Our NRI Corner continues to be a valuable space for sharing updates and perspectives relevant to our members abroad, strengthening the bridge between our local and global community.

Finally, we touch upon Fitness, reminding ourselves that professional success goes hand in hand with personal well-being. A sound body and mind are the true enablers of sustained performance in every field.

I hope you find this edition both enriching and engaging. Let us continue to learn, grow, and inspire one another.

Warm regards,

CA Arun Somanath

Vice Chairperson



MESSAGE FROM THE NEWSLETTER COMMITTEE

CA DINESH BABU
Member – Executive Committee,
ICAI, Doha Chapter

Dear Professional Colleagues,

It gives us immense joy to present the **third edition of CAnnect 2025**, a publication that symbolizes the spirit of connection, collaboration, and continuous learning within the **ICAI Doha Chapter**.

Over the years, **CAnnect** has evolved into more than just a magazine — it has become a platform where ideas converge, knowledge is shared, and the aspirations of our members f ind expression. This edition reflects not only the technical expertise of our fraternity but also the creativity, vision, and commitment that define us as professionals.

As we look ahead, we remain mindful of the ever-changing business and regulatory landscape. It is in this environment that initiatives like **CAnnect** gain even greater importance — serving as a beacon of thought leadership, encouraging innovation, and inspiring our members to embrace challenges with resilience and confidence.

The Executive Committee extends heartfelt gratitude to our contributors, editorial team, and supporters for their dedication in bringing this edition to life. Your efforts exemplify the collaborative spirit that strengthens our community.

We also warmly invite feedback and suggestions from our readers. Your insights will help us further enrich future editions of **CAnnect**, ensuring it continues to serve as a valuable resource and an engaging platform for the entire fraternity.

We look forward with optimism and determination, confident that our chapter will continue to grow as a hub of knowledge, integrity, and excellence. May this edition of CAnnect inspire each one of us to think beyond boundaries, strive for higher goals, and contribute meaningfully to the growth of our profession and society at large.

With warm regards,
CA Dinesh Babu
Member – Executive Committee
ICAI Doha Chapter

INTERVIEW LOUNGE



CA RAJIV SAHNI
GROUP HEAD OF INTERNAL AUDIT
AL MALKI GROUP OF COMPANIES

1. Thank you, CA Rajiv Sahni Sir, for taking the time to speak with us today. Could you share what initially inspired you to pursue Chartered Accountancy over four decades ago, at a time when it was not a commonly chosen profession? And how has your journey evolved since then?

I was interested in mathematics, accounts and business operations since a very young age. I decided to follow the footsteps of my uncle who was a chartered accountant. I therefore shifted from science stream in school to commerce in college .I did my articles with Lovelock & Lewes Chartered Accountants in New Delhi. By securing 60.9% in intermediate examination ,I secured second rank in Northern Region,21st rank in India, was granted a scholarship and a remission of one year was given reducing the articled training period from four to three years.

2. You began your CA journey in India in 1975 and later moved to the Middle East in 1982. What inspired you to take that leap, and how did it shape your career there after?

My experience in India was as the Secretary & Financial Controller of a public limited company. My role included securing approval of financial assistance from a consortium of All India Financial Institutions by way of term loans and underwriting of the public issue of shares, compliance with the listing requirements etc. After the successful completion of the financial setting up phase of the company I moved to the Middle East in 1982 with a view of securing International Experience. I gained well rounded experience in UAE, Oman & Kuwait in Trading, Contracting, and Manufacturing Companies. In 2007 I joined the Al Malki Group of Companies in Qatar as Group Head of Internal Audit which role I continue up to now.

3. Throughout your journey what personal values have helped you navigate both professional and life challenges?

Honesty, hard work and reliability are the personal values I believe in and have stood me well in my professional life.

I perform all my work professionally and ethically without fear or favoritism which allows me to deal with all stakeholders effectively.

4. We admire your active participation in CA chapter activities what keeps you motivated, and what message would you give to young professionals about lifelong learning?

Knowledge enriches us, there is no age limit for learning. Attending the Chapter events serve dual objectives. In addition to gaining knowledge on varied subjects of professional interest the events serve as an opportunity to meet with friends from the profession. There is an additional advantage to be gained by my younger friends from attending the chapter events, they gain CPE hours which is a professional requirement.

5. How has the role of internal audit evolved over the years in the GCC, and what trends should young CAs be aware of?

The role of Internal Audit has developed tremendously in the GCC countries led by initiatives by KSA, UAE & Qatar which include mandatory carbon footprint audits, requirement of integration of environmental, social and Governance metrics into company reporting availing specific loans and disclosure requirements of the same for listed companies. These developments are something that the new CAs should be aware of.

6. You've represented management before consultants, auditors, and joint venture partners. What skills are essential for CAs to become trusted partner?

For representing the Management before the external parties –Auditors, Joint Venture Partners, Consultants etc. the skills required are

-Understanding the requirements of the Management

-Gain knowledge and expertise in the areas involved including project management, accounting and Auditing regulations and requirements, relevant legal requirements which may include tax, commercial, company civil and criminal law.

7. How do you approach mentoring younger professionals, and what qualities do you look for in future leaders of the profession?

I look at mentoring young professionals as allowing them to benefit from the experience and skills I have gained by advising them on areas they have yet to pass through.

The new leaders of the profession should have the the following skills:

Professional skepticism

Communication skills

Strategic networking

Analytical problem solving

8. What role does ethics play in a CA's career, especially when faced with complex financial or legal decisions? And What advice would you give to CAs entering the field of audit today?

Ethical Integrity is the cornerstone of a CAs professional life which include avoiding of conflicts, practicing fairness, looking after interests of all stakeholders, applying professionalism, confidentiality transparency and responsibility.

9. Looking back, what are you most proud of in your professional journey?

I look back with pride at results of various actions taken by me by application of professional and technical knowledge and expertise which include-

Successful conclusion of financial assistance by a consortium of financial institutions and handling public issue of shares.

Successful negotiation of JV agreements and terminations.

Identification of major non-compliant activities and handling the resulting remedial actions.

10. If you could go back to your early days as a CA, what would you do differently?

If I could relive my earlier days as a CA, I would live it exactly the same way as I have lived it. This is because I have learnt the most valuable lessons both professional and personal through learning from my mistakes. So I would want to do mistakes and learn from the experience.

100% FINANCIAL PENALTY EXEMPTION INITIATIVE



CA SHASHI PRAKASH SINGH
(FCA, FCMA,CS, DISA(ICAI), LLB, M.COM)

The Conditional 100% Financial Penalty Exemption Initiative aims to support and encourage taxpayers to voluntarily comply with tax obligations and assist them in easily and conveniently regularizing their tax status. The initiative significantly enhances the efficiency of the State of Qatar's tax system, thereby promoting a culture of mutual trust and cooperation between taxpayers and the GTA.

The initiative provides an exemption from all financial penalties outlined in both Income Tax Law No. (24) of 2018 (and its amendments) and Excise Tax Law No. (25) of 2018.

* Failure to comply with tax obligations within the legally specified deadlines during the next three years will result in the forfeiture of any future requests for exemption or reduction of fines or financial dues.

Duration of the Initiative

The initiative will last for 6 months, commencing from 1st March 2025.

Conditions for Applying to the Initiative



To benefit from the initiative, the taxpayer must fulfill the following conditions:

1. Register on the Dhareeba system and ensure the accuracy of registration details, including:

- Company name
- Partner names
- Economic activity
- Addresses and contact numbers
- Ownership percentages
- Nationality of the partners

2. Submit all tax returns, financial statements, and supporting documents accurately before applying for the initiative.
3. Pay all outstanding taxes prior to submitting the application for the initiative.
4. The taxpayer must **undertake** timely submission of tax returns and payment of taxes in the future and declare that all provided contact information is correct.

Categories Not Covered by the Initiative

1. Companies that have been involved in legal proceedings for violating the Income Tax Law or the Excise Tax Law or are suspected of tax evasion.
2. Petroleum companies subject to a tax rate of 35% or higher.
3. Companies with an average annual revenue of QAR 50 million or more between 2014 and 2023.

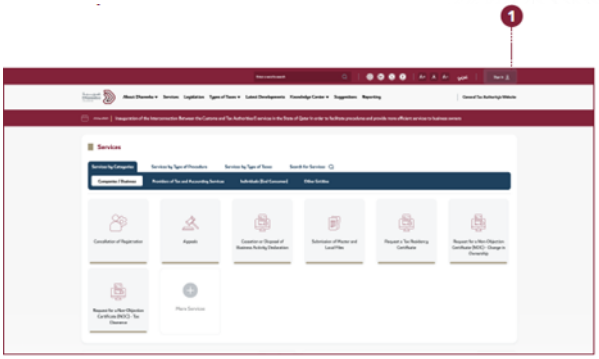
Terms and Conditions of the Initiative

1. Registration on the Dhareeba system.
2. Updating contact information on the system.
3. Submission of all tax returns.
4. Payment of all outstanding taxes.
5. Pledge to submit accurate tax returns and financial statements.
6. Pledge to comply with tax obligations when submitting future exemption requests.
7. Pledge to cancel the tax registration of companies whose commercial registration has been cancelled or expired (3 or 5 years prior), provided that all outstanding tax returns are submitted, and outstanding taxes are paid. The tax compliance pledge covers the years 2026, 2027, and 2028.

Procedures for Submitting Applications via the Dhareeba Tax Portal

Applications for financial penalty exemptions shall be submitted exclusively through the Dhareeba Tax Portal, following these steps:

Login: Log in to the Dhareeba Tax Portal.



1 Taxpayers should "log in" to the Dhareeba Tax Portal. and select "Sign In" where they will be automatically directed to the Login page.



2 Taxpayers will be directed to the National Authentication System (NAS) portal, where they can "log in" using their QID and password, as shown above.

Dashboard: From the dashboard, select the Tax Identification Number (TIN) of the entity for which you are submitting the application.

Create Request: Navigate to the 'Requests' section, click 'Create,' and select 'Income Tax Exemption for Companies'.

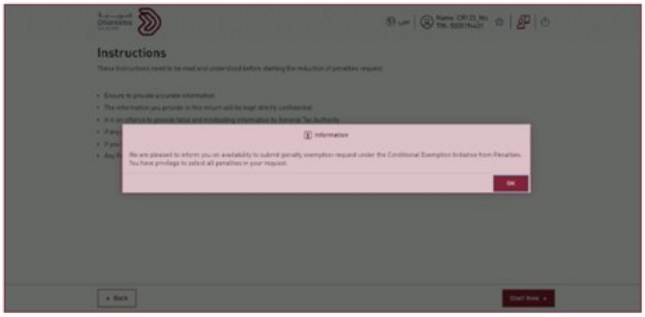


1. Taxpayers should select the "Requests" tab.
2. Taxpayers should then click on the "Create" button on the "Reduction of Penalty" tile.

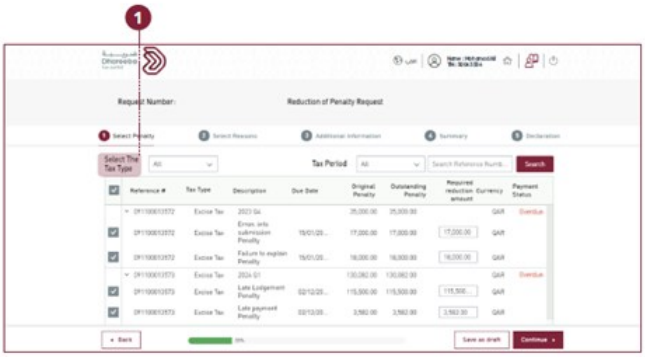


1. Taxpayers should read the Instructions and Select the "Start Now" button to proceed.

Read Instructions: Carefully review the displayed instructions and click 'Start Now' to proceed.

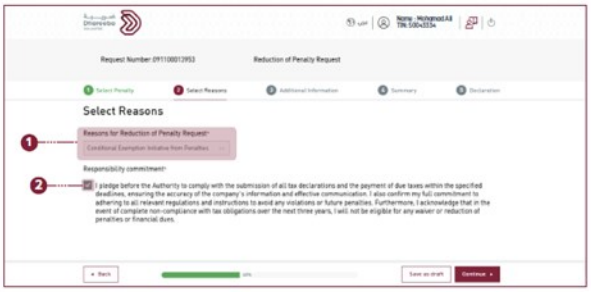


1. Taxpayers will receive confirmation that they are eligible for the Financial Penalty Exemption Initiative.

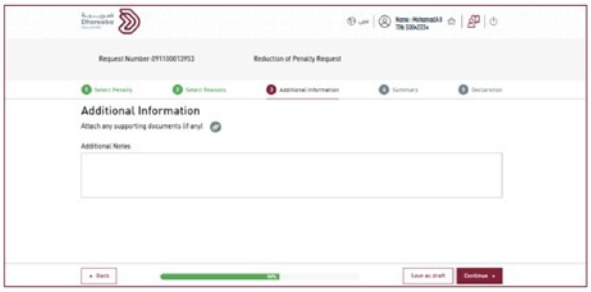


1. Taxpayers will be navigated to the "Select Penalty" screen where they have the option to select all penalties by pressing the "Select all" button.
   Taxpayers should click the checkbox next to the header of the table and click on "Continue".

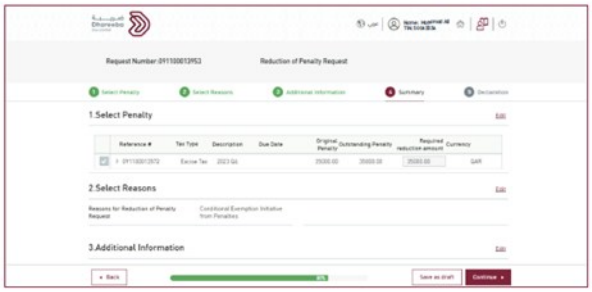
Complete Application: Follow the on-screen instructions to complete the required fields, ensuring adherence to all specified terms and conditions.



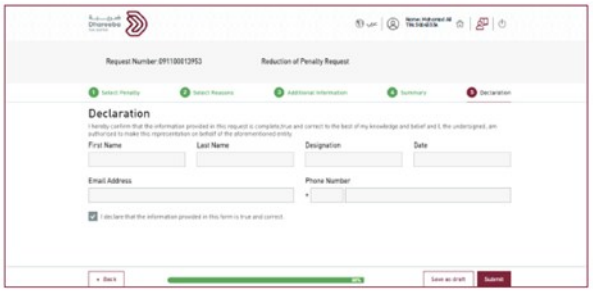
1. Taxpayers will be directed to the next screen **"Select Reasons"**.
2. The reason is auto-populated, Taxpayer should tick the **"Responsibility commitment"** checkbox and click on **"Continue"**.



1. Taxpayers will be directed to the **"Additional Information"** screen where they can fill the optional field and attach any document(s) , then click on the **"Continue"** button.



In the **"Summary"** section, taxpayers can view summarized information of the form. Taxpayers should verify the details and can select the **"Edit"** button to go back to the previous information and make changes wherever required.



After clicking on the **"Continue"** button, taxpayers will be directed to the **"Declaration"** screen where the details in all the fields will be prepopulated from National Authentication Section Sign-up.
Taxpayers should tick the **declaration checkbox**. The **"Submit"** button will then be displayed. Taxpayers should click on the **"Submit"** button.

Acknowledgment

After clicking on the **"Submit"** button, the data is processed, and a confirmation screen appears.

- **Source-** https://gta.gov.qa/en/Financial-Penalty-Exemption-Initiative

INVESTING SMART: WHY YOUR PROFILE MATTERS MOST



DR. CA M.GANESHAN

About the author: Dr. CA M. Ganeshan, B.Com, FCA, PhD, led and played the pivotal role in foundation of the Doha Chapter of ICAI. Doha chapter was the first chapter outside India due to the very idea conceived, nurtured and implemented by him. He is currently settled Sydney/Australia and keep himself occupied by writing articles, columns in newspaper, books, travelogues, poems, research papers etc. Readers can rseach out to him @ caganeshan@gmail.com / +91 9922056419

This article will focus solely on the importance of an individual's or family's profile before making any kind of investment. There will be no discussion on how, why, where, or when to invest. Many so-called "investment pundits" and financial consultants skip the most fundamental question — Why is it so important to understand your profile before investing?



Definitions

Investments:

Simply put, it is deploying your surplus or disposable income into assets — such as stocks, mutual funds, vehicles, household goods, property, a house (for investment or residence), or a business (startup or MSMEs) — with the expectation that it will grow in value or provide future benefits. Not all investments appreciate; for example, vehicles and household goods typically depreciate.

Remember: money should work for you (unless it is ill-gotten wealth). Push your money forward to sustain long-term wealth. In essence, investments are savings put to work.

Profile of an Individual (in the investment context):

This is a summary of a person's financial situation, liabilities, commitments, goals, risk tolerance, age, income (especially disposable income), and experience. It determines what types of investments are suitable. It also establishes a good eco system for your investments.

It is not about blindly following your neighbour, TV channels, or magazine tips — these often serve their own agendas. Even if someone else has succeeded with certain investments, your profile is unique. Unfortunately, most advisors overlook profile before pushing products.

Examples of Profiles

1. Conservative Profile

Age: 70

Goal: Preserve wealth and earn steady income.

Risk tolerance: Very low — no capital loss tolerated.

Likely investments: Bank or post office FDs, government bonds, senior citizen schemes, top-rated corporate deposits, debt funds, ETFs, hybrid funds, and carefully chosen equity funds (only after thorough analysis).

2. Balanced or moderate Profile

Age: 45

Goal: Steady growth with some safety and liquidity.

Risk tolerance: Medium — comfortable with moderate market fluctuations.

Likely investments: A mix of mutual funds, bonds, ETFs, gold, deposits, and selected stocks.

3. Aggressive Profile

Age: 28

Goal: Rapid wealth building for multiple time horizons.

Risk tolerance: High — can handle significant ups and downs. At times becomes adventurist also.

Likely investments: Stocks, equity mutual funds, start-ups, cryptocurrency (with caution), but avoid highly speculative markets like derivatives, commodities, and forex unless fully competent.

Know Your Investment Profile

Choosing investments that match your profile ensures you grow your money while staying comfortable with the risks and time it takes. It is important to review your investments periodically.

Your profile is shaped by:

Age – Younger investors can usually take more risks for higher growth, while older investors may prefer stability and regular income. Age can be divided in to toddlers, childhood, teenage or adolescence, young adult, senior or elderly. Each stage of life is important but for investments,

profile should start with teenage onwards (Piggy bank habits).

Risk tolerance or appetite to bear risks– Are you comfortable seeing your investments fluctuate, or do you prefer slow and steady returns? This is very important since unless you know your risk tolerance, don't go ahead and invest especially listening to ithers or so-called investment pundits. You should also be able to bear losses if your decisions go wrong.

Goals & time horizon – Investing for a child's education in 5 years is different from saving for retirement in 20 years. Marriage to be conducted in the family or taking care of senior citizens or sending children to foreign country for studies also is very important. Short/medium/long term goals.

Gender: In present generation, gender also counts since women also started investing with her own disposable income since working women has become a norm in the society. Also, women have become financial literate totally. A mother is in the home is a shining example.

Economic status of your family: Below poverty line, Low income/Poor (daily wage earners/labourers), Lower middle class (hardly breakeven their income and expenses), Middle class (ambitions to own everything but on EMI basis only) (government services, lawyers, practicing professionals, pop and mom shop owners), Upper middle class family (usually goes beyond their means to show off in the society, need luxurious life style who refuse to understand their pro-file completely)(Professionals like doctors, bureaucrats, small enterprise owners), Rich (no need to describe as they are god sent people to demonstrate or exhibit their wealth) and ultra rich called high net worth people (Business tycoons, politicians with ill-gotten wealth, high govt officials indulging in corruptions)

Country: Country in which you are living since there may not be many options available to invest. Also, if it is one of the most corrupt countries, then you may lose your savings also e.g. neighbouring countries, parts of Africa, parts of Latin America.

The Three Main Profiles

A. Conservative Investor

Focus: Safety and steady income

Allocation: 80% safe assets, 20% low-risk growth assets

B. Balanced / Moderate Investor

Focus: Growth with some safety

Allocation: 50–60% equities, 20–30% debt, 20% gold/alternatives

C. Aggressive Investor

Focus: Maximum long-term growth based on good returns.

Allocation: 70–90% equities, rest in gold/ debt for diversification

Steps to Start Investing Based on Your Profile

- Assess yourself – Do your own SWOT analysis; avoid over-reliance on others.

- Set clear goals – e.g., retirement corpus, education, marriage expenses and health/medical expected expenses.
- Match products to your profile – Learn and invest. Don't copy others' portfolios.
- Diversify – But avoid over-diversification that dilutes returns.
- Use SIPs – Ideal for beginners; choose frequency based on disposable income.
- Review periodically – Life changes, so must your investments.
- Insure adequately – Safeguard family from financial collapse after your demise. Economic death is not preferred in the family.

Key Takeaways

Your investment profile is dynamic, not fixed for life. Economic conditions — inflation, recession, boom, or depression — also influence it.

The best investments are aligned with you, not by just market trends. Building wealth is personal — there is no "one size fits all." It takes years to grow wealth but only minutes to lose it, especially in today's scam-ridden world.

Before investing, understand your profile and your family's. Be financially literate, think independently, and make decisions you can own without blaming others. Avoid greed and short-term speculation disguised as investing.

Final Thought

Your profile reflects your life's journey — physically, emotionally, and financially.

Strive for financial freedom, because it brings peace of mind.

Your financial future is in your hands; never surrender it to others.

Learn, plan, act wisely, and stay vigilant.

Investing is like planting a tree — it requires patience, care, and consistency. Over time, it will grow strong and bear fruit for you and your loved ones.

May you be blessed with the wisdom to invest well, the patience to let your wealth grow, and the health to enjoy it.

TRUTH WELL TOLD - THE ART OF STORYTELLING



CA RAVINDRA PATEL

"Great stories happen to those who can tell them."
– Ira Glass

Storytelling is not just about entertainment; it's a powerful tool that influences how we connect, learn, and inspire. Whether in our **personal lives** or **professional journeys**, stories shape how we perceive the world and how others perceive us.

In Hindi, there's a saying: *"Kahani sab jagah hoti hai, par sunana aana chahiye"* — stories are everywhere, but the art lies in telling them well.

Think back to your school days. How many of us still remember the details of the *Pythagoras theorem*? Most of us memorized it, but today it's forgotten. And yet, we all remember tales like *The Rabbit and the Tortoise*, *The Crow and the Pitcher*, or *The Fox and the Grapes*. Why? Because stories carried **emotion, connection, learning, and conclusion**.

Even stand-up comedians thrive on real-life stories—turning everyday moments into something we can visualize, laugh at, and remember.

So, what exactly is a story? At its essence:

A story is "truth well told."

- **Truth** – the facts
- **Well** – the way it is structured
- **Told** – the way it is delivered

Delivery determines whether the audience listens, connects, and remembers.

Consider this example:

A blind beggar sat by the roadside with a sign, *"I am blind, please help me."* Few people stopped. Then, a woman rewrote the sign. Soon, donations poured in. The beggar asked her later what she had written. She replied: *"It's a beautiful day, and you can see it. But I cannot."*

The lesson? **Change your words, and you change your world.**

That is the power of truth, well told.

Principles of Effective Storytelling

1. **Stories connect to emotions**

- Advertisements, leadership lessons, and team coaching all succeed when they evoke feelings.
- People follow leaders they relate to—*"If they can do it, why can't I?"*
- Emotion creates **long-term memory**, ensuring your message resonates

2. **Build common ground** Shared experiences—same city, same background, same challenges—make stories relatable and memorable.

3. **Make people nod their heads** Relatability makes listeners silently agree. For example, recalling how childhood cricket matches brought joy or heart-break instantly connects us all.

4. **Use contrast** Every good story has tension: hero vs. villain, rich vs. poor, success vs. failure, present vs. future. Contrast keeps attention alive.

5. **Move from sympathy to empathy** Go beyond obvious statements. Use crisp, impactful phrases. For instance:

o Two students arrive late. One says, *"I woke up late"* and is punished.

o The other says, *"I have clinomania."* The teacher, unfamiliar with the word, shows mercy. (*Clinomania* means excessive desire to stay in bed.) Vocabulary and delivery change perception.

6. **WIIFY (What's In It For You?)** Every story should leave the listener with value—knowledge, perspective, or inspiration.

7. **End with a Call to Action (CTA)** Stories should not just end—they should inspire action, reflection, or change.

Same Story, Different Way

The power of storytelling often lies in framing.

- At Starbucks, the motto is: *"We are not in the coffee business serving people. We are in the people business serving coffee."* Same business but told in a way that puts people at the heart of the experience.
- Tollywood stories are often remade in Hindi films. The **theme remains the same**, but with a tweak in setting or characters, they appeal to new audiences.

Building Your Story Bank

1. Observation

o Watch daily life—successes, failures, moments of inspiration.

o Sports, family, and professional experiences are rich sources of stories.

2. Gathering

o Read widely: books, newspapers, blogs.

o Listen to podcasts, movies, TED talks, and community stories.

o Family and personal experiences provide relatable narratives.

3. Organising

o Digital tools, handwritten notes, or tagged collections help track stories efficiently.

4. Refining

- Personalize and innovate by merging elements of multiple stories
- Practice with friends, colleagues, or mentors. Observe their reactions and refine the delivery.

How to Tell Stories

- Start with **time or place markers**: *"Five years ago..."* / *"Once upon a time in India..."*

- Create curiosity and reinforce relatability.
- Focus on **connection**, not perfection.
- Re-live the experience; don't just re-tell.
- Include **names and details** to help the audience visualize.
- Ensure stories are **unexpected, informative, and engaging**.
- Keep smiling—your energy is contagious.

Recommended Reading

***Made to Stick* by Chip Heath & Dan Heath**

- Principles: Simple, Unexpected, Concrete, Credible, Emotional, Stories (SUCCESS)
- Shifting our mindset from *"What information should I convey?"* to *"What questions do I want my audience to ask?"* is the real art of impactful communication.

***The Storyteller's Secret* by Carmine Gallo**

- Reveals how leaders use storytelling to inspire and influence.

***Connect the Dots* by Rashmi Bansal**

- Inspirational real-life stories of Indian entrepreneurs and leaders.

Storytelling is not about perfection—it's about connection. It's not about retelling—it's about re-living. And when truth is well told, it can change perspectives, inspire action, and create lasting impact.

BENEFITS OF INDIAN INSURANCE POLICIES FOR NRI'S

Benefits of Indian Insurance Policies for NRIs

Insurance is not just about protection—it is also a financial planning tool. For Non-Resident Indians (NRIs), buying policies from India offers tax efficiency, cost savings, and rupee-aligned security for dependents and investments back home. With over 3.2 crore NRIs worldwide (MEA data, 2023), the demand for India-linked financial products, including insurance, continues to grow.

Tax & GST Benefits

One of the strongest advantages for NRIs buying insurance in India is **tax efficiency**.

- **Section 80C** – Life insurance premiums qualify for deductions up to **₹1.5 lakh/year**, reducing taxable income in India.
- **Section 10(10D)** – Maturity proceeds and death benefits are **tax-free**, provided premium ≤ 10% of sum assured (for policies issued post-2012).
- **Section 80D** – Health insurance premiums deductible up to **₹25,000** (₹50,000 for senior citizens), covering self, spouse, children, and parents.

GST Edge – While life and health policies attract **18% GST**, deductions under 80C/80D significantly offset this. Net premiums in India are still **20–40% cheaper** compared to equivalent overseas products.

Example: A 30-year-old NRI buying a ₹1 crore term plan in India may pay **30–40% less premium** than in the US or UK, even after GST.

Why Indian Policies Make Sense for NRIs

1. **Cost-Effective Coverage**

o Premiums in India are among the lowest globally, thanks to IRDAI-regulated pricing and a younger insurable population.

o **Rupee-Denominated Benefits**

o Ideal for NRIs with expenses in India—housing loans, children's education, medical costs, or dependent family care.

o Protects against **currency volatility**, ensuring payouts directly meet rupee obligations.

o **Repatriation Flexibility**

o Claim proceeds credited to **NRE/NRO accounts**.

o **RBI rules** permit repatriation of up to **USD 1 million/year** from NRO balances (post-tax), while NRE account credits are fully repatriable.

o **Diverse Product Options**

o **Term Plans**: High protection at low cost.

o **Health Insurance**: Coverage for hospitalization in India, where quality care

is 50–70% cheaper than in Western countries.

o **Child Education & ULIPs**: Secure funds for schooling or higher education in India.

o **Retirement/Annuity Plans**: Build a pension corpus with payouts in India.

o **Future-Proof Security**

For NRIs planning to return to India, policies ensure **continuous coverage** without fresh medical checks or age-based premium hikes.

Growing Relevance for NRIs

- **RBI data**: NRIs remitted **USD 125 billion in 2023**, much of which flows into family maintenance and investments. Insurance ensures that these flows are **protected and future-proofed**.

- **Medical Advantage**: India's healthcare sector attracts **over 2 million medical tourists annually** (Ministry of Health, 2023). For NRIs, holding a health policy in India provides an extra safety net when seeking treatment locally.

Dual Savings Tool: Traditional endowment and ULIP policies in India double up as **long-term savings instruments**, providing both life cover and disciplined wealth creation.

Quick Guide: How to Buy

☑**Eligibility** – Available to NRIs, PIOs, and OCI cardholders.

☑**Key Documents** –

- Passport + valid visa/OCI/PIO card
- Overseas address proof (utility bill, bank statement)
- PAN Card (for tax benefits)
- NRE/NRO bank details

Medical reports (for higher cover or term plans)

☑**Payment Options** – Premiums payable via **NRE/NRO accounts, FCNR deposits, or international debit/credit cards**.

☑ **Where to Buy** – Direct from insurers' websites, through Indian banks, or licensed brokers. Many insurers now offer **digital onboarding, e-signatures, and video medicals** for NRIs abroad.

Takeaway for NRIs

Indian insurance policies offer NRIs:

- **Tax savings** (80C, 80D, 10(10D))
- **GST-adjusted affordability**
- **Lower premiums vs global markets**
- **Rupee-based payouts aligned with Indian expenses**
- **RBI-backed repatriation flexibility**

Family-focused security with long-term wealth creation

In short, Indian insurance is not just protection—it is a **strategic tool** for NRIs balancing global opportunities with financial commitments in India.

ENFORCEMENT DIRECTORATE AND ITS POWERS UNDER FEMA, 1999, PMLA, 2002 AND FEOA, 2018- TAXMAN



CA LEKSHMI N
FCA, DISA(ICAI), CFE

Whistleblower Protection in India: Listening to the First Voice of Conscience

Introduction

"Let every man be master of his time till seven at night. To make society the sweeter welcome, we will keep ourselves till suppertime alone: while then, God be with you!" — Macbeth, Act 3, Scene 1

Shakespeare's lines often hint at unseen tensions, secrets, and moral choices. The idea of being alone before "supper" is not just poetic — it captures what many whistleblowers experience: isolation before exposure. They see what others don't, and in choosing to speak, they often stand alone.

Throughout history, individuals who dared to reveal wrongdoing have shaped the course of justice. The term "whistleblower" may be relatively modern — popularized in the 1970s by U.S. government insiders — but the act itself dates back centuries. Roman law offered certain protections to citizens who reported corruption. In England, the 1360s Crown Servants Act punished officials who failed to report fraud. And in 1777, the Continental Congress passed America's first whistleblower protection law, prompted by sailors who exposed misconduct in the U.S. Navy.

Fast forward to today, in India, the legal structure for protecting whistleblowers is taking shape. But there's still a long way to go before people truly feel safe and supported when they raise a red flag. In this article, we look at how far we've come, where the gaps are, and how businesses can build environments where whistleblowers don't just survive — they're respected.

1. What the Law Says

India does have rules in place meant to protect those who report wrongdoing:

Current Legal Framework in India

- Companies Act, 2013: Section 177 mandates that certain classes of companies- such as listed companies and large public companies must establish a vigil mechanism. This mechanism must allow directors and employees to report concerns, especially around unethical behaviour or fraud. The Act also requires the Audit Committee to oversee this mechanism, ensuring that the whistleblower is protected and the issue is appropriately addressed.
- SEBI (LODR) Regulations, 2015: These regulations require listed companies to

formulate a whistleblower policy and make it accessible to all stakeholders. The policy must include safeguards against victimization

- of the whistleblower, and companies are expected to handle such complaints swiftly and confidentially, reinforcing a commitment to ethical corporate conduct.

- **Whistle Blowers Protection Act, 2014:**

This Act was intended to provide a framework for protecting public servants who disclose corruption or misconduct in government bodies. This Act allows anyone , including public servants to report corruption or misconduct by indemnifying themselves as the complainant. However, it has faced criticism for lacking robust enforcement mechanisms, and several proposed amendments have been pending, which further delays its effectiveness. As it stands, the law has yet to create a strong deterrent against retaliation or a compelling incentive for public disclosure. This Act does not apply to the SPG personnel and officers constituted under the Special Protection Group Act, 1988.

The Reality Beyond Laws

But laws alone aren't enough.

Many employees still feel unsure about how to raise concerns safely. There's a lingering fear — often justified — that speaking up could cost them their job or lead to harassment. Even when formal channels exist, whistleblower complaints are sometimes met with indifference or token investigations. The lack of follow-through sends a clear message: speaking out might not be worth the risk.

To truly protect whistleblowers, organizations must go beyond compliance. They need to create a culture where ethical concerns are welcomed, not feared — and where raising a red flag is seen as a mark of integrity, not disloyalty.

2. Why This Really Matters

Whistleblowers often spot problems that internal audits miss — especially when fraud is buried deep in systems or people in power are involved. When companies ignore or punish these voices, they not only lose trust, but risk real financial, legal, and reputational damage.

A weak whistleblower system can make employees feel powerless. A strong one builds confidence, accountability, and an ethical culture from the inside out.

3. Is Your Organization Ready? Try This Quick Test.

Here's a simple way to check how strong your whistle blower reporting system is:

Area	Basic	Getting There	Robust
Policy	A standard template, rarely used	Tailored and somewhat known	Updated regularly and well understood
Reporting Options	Just an email or form	A few channels available	Mobile app, 24/7 hotline, anonymous portal
Anonymity	Not guaranteed	Promised, but limited	Secured through independent platforms
Retaliation Protection	Vague or missing	Promised informally	Clear anti-retaliation policy in action
Training	Yearly HR session	Some specific sessions	Ongoing reminders, real examples shared
Investigations	Handled by whoever is available	Designated team	Trained experts or trusted external firm
Board Involvement	Minimal	Quarterly updates	Regular, transparent reporting and dashboards

If an organization is leaning toward the left side of the table, it's time to rethink how seriously they are taking whistleblower protection.

India vs. Global: Whistleblower Protection at a Glance

Aspect	India	Global Benchmark
Legal Coverage	Limited to listed companies and certain classes of companies' u/s 177 of Companies Act, 2013 and public servants	Broad protections under SOX (U.S.) and EU Directive
Anonymous Reporting	Not always clearly mandated	Mandatory and protected (e.g., SOX requires anonymous tip lines)
Retaliation Safeguards	Present, but weak enforcement	Strong legal deterrents against retaliation (e.g., criminal liability in U.S.)
Response Timeframe	No clear statutory deadline for follow-up SEBI has mandated to resolve whistleblower complaints within 60 days for stock exchanges and MIIs	EU requires follow-up within 3 months extendable to 6 months in case of complex cases
Cultural Support	Often reactive or compliance-driven	Proactive signalling of support and accountability

5. Real Stories: When Whistleblowers Made a Difference in India

i) ICICI Bank and Chanda Kochhar

In 2016, a whistleblower flagged what looked like a conflict of interest involving the bank's then CEO. The concern was that loans were being granted to a company with personal ties. The case went public, sparked an independent inquiry, and led to the CEO's exit.

This reminds us that whistleblower tips, even against powerful individuals, can lead to major accountability — if taken seriously.

ii) Infosys (2019)

An anonymous complaint reached Infosys' board and regulators, alleging that senior executives were manipulating numbers to boost financial results. Investigations followed, drawing attention from SEBI and even the U.S. SEC. The SEC later concluded the investigations without further action and a class action lawsuit filed by the shareholders in the US was voluntarily dismissed by the plaintiffs.

This assures us that anonymous whistleblowing, when handled with care- can protect the integrity of even India's most trusted firms.

6. What Companies Can Do

- **Make it easy to speak up.** The companies must offer simple, secure, and multiple ways to report concerns with real anonymity.
- **Train people to listen.** Don't treat complaints as a nuisance. Investigate with fairness and care.
- **Share outcomes.** Even without names, let employees know when a whistleblower led to change.
- **Keep the board in the loop.** Ethics shouldn't sit with HR alone — directors need to champion it.
- **Show you care.** Build a work culture where doing the right thing is respected, even when it's inconvenient.

Conclusion

In the end, the strength of any ethical system lies not just in policies, but in the courage of individuals who are willing to speak up — and in how organizations choose to listen.

As Shakespeare reminds us: "Time shall unfold what plighted cunning hides: Who cover faults, at last shame them derides."

Whether in courts or boardrooms, truth finds its way. The question is — will we make it easier or harder for it to be heard?

POWER MISUSED: THE TRUTH ABOUT BULLYING

Fitness with Namita



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Bullying Isn't Just a Buzzword

We hear the word bullying almost daily. It shows up in school corridors, on social media, in news reports, and in whispered conversations in workplaces. Yet behind the buzz lies something far more serious. Bullying is not just teasing or a spat between two people. It is a repeated misuse of power to hurt, control, or humiliate someone. And it can surface anywhere: in classrooms, offices, relationships, and especially online.

Too often, bullying is dismissed. Children are told they will grow out of it. At work, it is brushed off as office politics. In relationships, it may not even be recognized for what it is. But research and lived experience show the damage runs much deeper. Bullying undermines mental health, self-worth, and trust, leaving scars that can last a lifetime.



Why Bullying Matters Now More Than Ever

There is a reason bullying keeps resurfacing in public conversations. Its impact is not just personal, it is social. Around the world, more stories emerge: students avoiding school out of fear, employees quitting jobs to escape toxic environments, people feeling trapped in controlling relationships. This is not about drama or conflict. It is about real harm.

A global report found that roughly one in three students between the ages of 13 and 15 experience bullying on a regular basis. That is millions of young people. And it does not stop there. Technology has magnified the problem. Bullying no longer ends at the school gate or when the office closes. It follows people home, showing up in text messages, on phones, and in social media feeds. Because it is constant, the emotional toll runs even deeper.

Studies consistently show that victims of bullying are far more likely to struggle with anxiety, depression, and low self-worth, not just in the moment but often into adulthood. One long-term study revealed that children who were bullied are twice as likely to experience panic attacks or depression later in life. Even more alarming, bullied teenagers are between two and nine times more likely to consider or attempt suicide than their peers. That single statistic should be enough to make society stop minimizing the problem.



When School Becomes a War Zone

School should be a place of growth and discovery. For many children, however, it becomes a space of survival. Bullying in schools is not always what we imagine. It is not just physical fights in hallways. It can appear as whispers, exclusion from peer groups, ridicule about someone's appearance, or an endless stream of cruel messages online.

Adults sometimes dismiss this as "kids being kids." Yet the impact is far from trivial. Bullied students often feel anxious, disconnected, and unsafe. They may avoid school, struggle to concentrate, or isolate themselves. Their grades drop, not because they lack ability, but because so much of their energy goes into simply trying to feel safe.

Research also shows that children who endure repeated bullying often carry those wounds into adulthood. Many continue to struggle with self-esteem, depression, or difficulties forming healthy relationships long after the bullying stops. A classroom should be a space where every child feels free to raise their hand and engage. When bullying intrudes, the entire culture of learning begins to crumble.



The Quiet Damage of Workplace Bullying

We like to think bullying ends when we grow up. In reality, it often resurfaces in more subtle ways at work. It may take the form of public humiliation during meetings, exclusion from important conversations, micromanaging, or constant criticism disguised as "feedback."

This is not just a matter of difficult personalities. Workplace bullying is targeted, persistent, and harmful. Victims report chronic stress, anxiety, insomnia, and even physical conditions such as migraines and high blood pressure.

Organizations also pay the price. Research shows workplace bullying drains productivity, increases absenteeism, and contributes to high turnover. Talented employees rarely leave because they cannot handle the job. They leave because they no longer feel safe in the environment. In professions such as healthcare or law, the consequences ripple outward, affecting patients and clients who rely on those professionals.

What makes workplace bullying particularly hard to confront is silence. Many employees fear retaliation, being labeled as difficult, or even losing their jobs. So they remain quiet, try to cope, and the cycle continues.



When Bullying Hides in Love

Some of the most painful forms of bullying occur in intimate relationships. These situations may not involve shouting or visible bruises. Instead, bullying takes the form of emotional control, constant criticism, manipulation, or isolating a partner from friends and family.

This type of bullying slowly erodes a person's sense of self. Victims may begin to doubt their judgment, feel responsible for the mistreatment, or become too ashamed to ask for help. In some cases, a partner may control access to money, monitor movements, or use technology to invade privacy.

What makes relationship bullying especially devastating is that it hides under the appearance of love. But love should never feel like fear. It should never make someone feel small.

The Ripple Effects on Health and Wellbeing

Bullying does not remain in the moment. Its effects ripple outward into health, relationships, and future opportunities.

- **Mental health**: Victims often experience anxiety, depression, guilt, and trauma symptoms.
- **Physical health:** Stress from bullying can lead to fatigue, sleep problems, headaches, and long-term conditions such as heart disease.

Social life: Bullying erodes trust. Victims may withdraw from others or carry unhealthy relational patterns into the future.

Even bystanders are not immune. Witnesses often feel guilt, fear, and emotional fatigue when they see bullying and do not intervene. Studies show that people bullied in childhood face up to a 40 percent increased risk of mental illness as adults, along with a higher likelihood of self-harming behaviors.



What Can We Actually Do?

The good news is that bullying can be challenged. It thrives in silence, but it loses power when people and systems respond.

Start with awareness: Bullying must be named for what it is- in schools, workplaces, and relationships. Awareness campaigns and education help people identify subtle forms of bullying and understand how to respond.

Create safe systems: Policies should not just sit in handbooks. They need to be visible, clear, and enforced. When bullies know there are real consequences, their power weakens.

Encourage reporting: Victims need safe ways to speak up without fear of retaliation. Anonymous reporting, supportive HR departments, or trained school counselors can provide those channels.

Offer support: Stopping the bullying itself is only the beginning. Healing takes time. Therapy, peer support groups, or simply being listened to without judgment can help victims rebuild confidence.

Empower bystanders: Silence enables bullying to continue. When witnesses feel empowered to step in or show solidarity, the balance of power shifts. Support does not have to be loud. It only has to be present.

Protect yourself: Everyone must care for their own wellbeing. Setting boundaries, asking for help, and practicing self-compassion are all vital tools. No one should have to face bullying alone.



A Final Word

Bullying is not a childhood phase, an office quirk, or a rough patch in a relationship. It is a form of harm that reaches into health, identity, and belonging. But it is not unstoppable.

The fact that more people are speaking openly about bullying is progress. Yet awareness alone is not enough. Real change happens when communities- schools, workplaces, and homes become places where respect is expected and kindness is common.

No one should ever feel the need to shrink themselves just to feel safe. The more we speak up, stand together, and support one another, the closer we move toward a world where everyone belongs, and bullying has no place to hide.



CREATIVE CORNER



CA REJEESH MATHEW



CA NEETHA JOLLY





Ashmita Panda
D/o CA Vijaya Bhomia

ACHIEVEMENTS



ICAI Doha Chapter congratulates our member CA Anu Abraham the co-producer of the Tamil movie “Angammal”, which bagged the Best Film Award at the New York Indian Film Festival 2025 at the New York Indian Film Festival 2025!

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

CP MEETING WITH CA CHADRASEKARAN JAYARAMAN, CHAIRPERSON OF KSA EASTERN PROVINCE ICAI CHAPTER



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

CP VISIT AT SIVAKASI BRANCH , ICAI CHAPTER



ACTIVITIES UPDATE

Doha chapter representation at various ICAI events

CP AT THE TALLY LAUNCH FUNCTION , QATAR



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DEEPEST CONDOLENCES

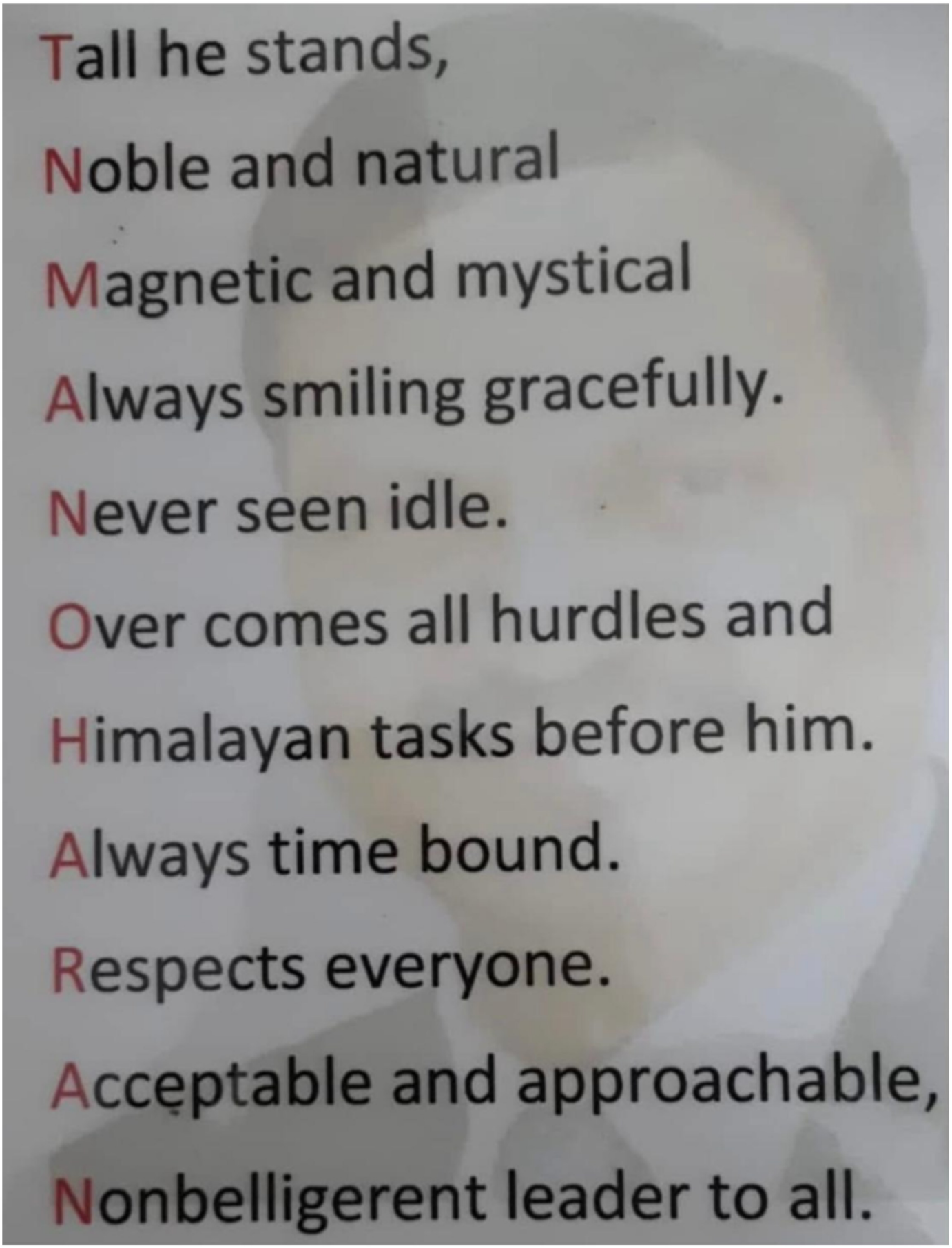
Padma Shri CA T N Manoharan

PAST PRESIDENT OF ICAI (2006-2007)



In loving memory of a beloved leader, whose legacy of leadership and service will always be remembered.

Our thoughts and prayers are with the family during this time of loss.


Tall he stands,
Noble and natural
Magnetic and mystical
Always smiling gracefully.
Never seen idle.
Over comes all hurdles and
Himalayan tasks before him.
Always time bound.
Respects everyone.
Acceptable and approachable,
Nonbelligerent leader to all.





LEGACY OF LEADERS : CA DAY WITH THE PIONEERS, 7TH JULY 2025

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA

LEGACY OF LEADERS:
CA DAY WITH THE PIONEERS

7th July 2025
Networking: 6 pm
Session: 6:45 pm

Le Royal Meridien
Place Vendome,
Lusail

CPE: 4Hrs

HAPPY CA DAY
JULY 1ST



Chief Guest
CA Charanjot Singh Nanda
President, ICAI



Guest of Honor
CA Prasanna Kumar D
Vice President, ICAI



Key Note Speaker
CA Babu Abraham Kallivayalil
Chairman, CL & CGC



Celebrity Speaker
CA Darpan Inani
Gold Medalist at Para Asian Games 2023

Title Sponsor: BNW DEVELOPMENTS

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MONTAGE

LEGACY OF LEADERS : CA DAY WITH THE PIONEERS, 7TH JULY 2025



MONTAGE

LEGACY OF LEADERS : CA DAY WITH THE PIONEERS, 7TH JULY 2025

The Institute of Chartered Accountants of India

2d ·



CA. Charanjot Singh Nanda, President with CA. Prasanna Kumar D, VP, CCMs, Para Asian Games Gold Medalist CA. Darpan Inani & ICAI Doha Chapter Team shared his thoughts at #CADay2025 Celebrations held at Doha. A proud moment for the global CA community!
#Vishwasniya
@charanjotsinghnanda

LEGACY OF LEADERS : CA DAY WITH THE PIONEERS, 7TH JULY 2025

The Institute of... · Follow
4d ·

CA. Charanjot Singh Nanda, President &
CA. Prasanna Kumar D, Vice President, met
Mr. Sandeep Kumar, Deputy Chief of
Mission, Embassy of India in Doha.
Discussions centred on strengthening
ICAI's Global footprint & enhancing support
for Indian CAs working overseas.
#Vishwasniya
@charanjotsinghnanda
@prasannakumard1960 @indiainqatar



LEGACY OF LEADERS : CA DAY WITH THE PIONEERS, 7TH JULY 2025

ICAI celebrates CA Day 2025

The Institute of Chartered Accountants of India (ICAI) Doha Chapter recently celebrated "Legacy of Leaders: CA Day with the Pioneers", attended by more than 250 members in the CPE event. The event was attended by Sandeep Kumar, Deputy Chief of Mission, Indian embassy Qatar; Charanjot Singh Nanda, president, ICAI; Prasanna Kumar D, vice-president, ICAI; Babu Abraham Kallivayalil, chairman, CL&CGC, ICAI; and Darpan Inani, Para Asian Games gold medallist.

Kumar delivered a brief and encouraging address, commending the chapter's contributions to the Indian expatriate community.

This occasion marked the first-ever joint overseas visit of both the president and vice president of ICAI during the current council year. They touched upon ICAI's global outlook, leadership, and the evolving role of chartered accountants in the dynamic economic environment. The event also included felicitation of newly qualified chartered accountants from the May 2025 exam.

The Doha chapter reaffirmed its support for key initiatives aimed at the well-being of its members and announced its partnership with ICBF for enrolment of members and families in ICBF (Indian Community Benevolent Forum) Insurance scheme.



The Institute of Chartered Accountants of India Doha Chapter recently celebrated "Legacy of Leaders: CA Day with the Pioneers", attended by more than 250 members in the CPE event.

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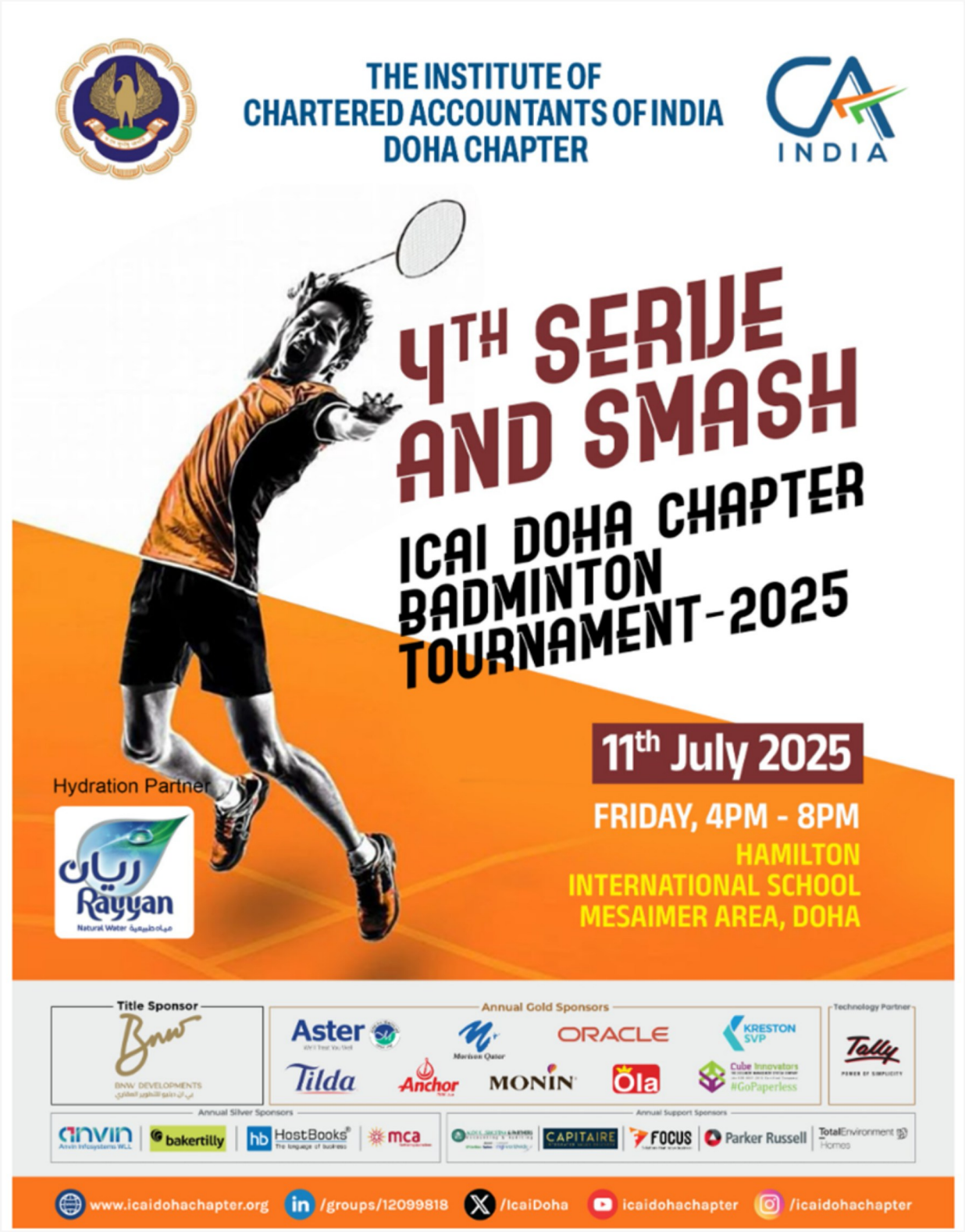
19. CA Day Celebration at Doha



CA. Charanjot Singh Nanda, President, ICAI along with CA. Prasanna Kumar D, Vice-President, ICAI, Central Council Members, CA. Darpan Inani, Para Asian Games Gold Medalist & ICAI Doha Chapter Team shared his thoughts at CA Day 2025 celebrations held at Doha on July 7, 2025.

MONTAGE

ICAI DOHA CHAPTER BADMINTON TOURNAMENT 2025 – 4TH SERVE AND SMASH ON 11TH JULY 2025



MONTAGE

ICAI DOHA CHAPTER BADMINTON TOURNAMENT 2025 – 4TH SERVE AND SMASH ON 11TH JULY 2025



VAT & E-INVOICING, ICV READINESS & ADVISORY IN QATAR– 13TH AUGUST 2025



MONTAGE

VAT & E-INVOICING, ICV READINESS & ADVISORY IN QATAR– 13TH AUGUST 2025



MONTAGE

INTERNATIONAL YOGA DAY 2025 WINNERS









DATA DRIVEN TRANSFORMATION – 16TH SEPTEMBER 2025

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
DOHA CHAPTER

CA INDIA

DATA DRIVEN TRANSFORMATION
GST 2.0: NEXT-GEN TAX REFORMS



CA LOKENDRA
Director Business Development & Strategy Oracle



SHOBHA SINGH
Director Business Development: Strategic Engagements & XOB (ECEMEA) Oracle



CA KAMLESH TIBREWAL
Lead Business Analyst - QatarEnergy
Past Chairperson - ICAI Doha Chapter

16th Sep 2025
Tuesday
06:00 PM

CPE: 3Hrs

The Westin Doha Hotel
Doha - Qatar

Networking & Registration: 6:00 PM | Session: 6:30 PM

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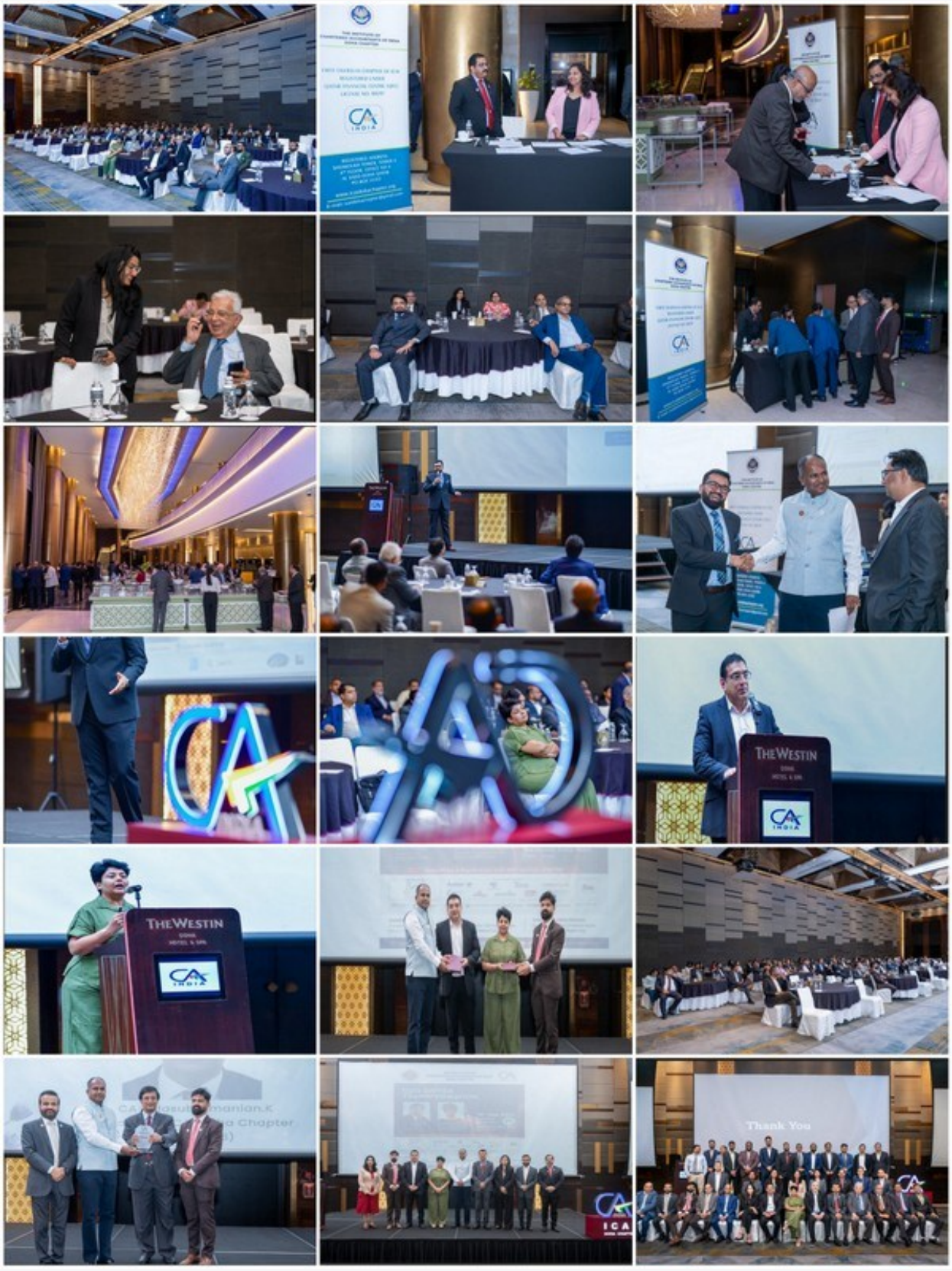
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DATA DRIVEN TRANSFORMATION – 16TH SEPTEMBER 2025



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
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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 neethajolly2@gmail.com by 10th October 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. According to the Chairperson's message, what was the theme of the CA Day 2025 celebration?
A. Shaping the Future Together
B. Inspiring Greatness, Upholding Values
C. Legacy of Leaders: CA Day with the Pioneers
D. Invest, Influence, Inspire

2. Which of the following is NOT a condition for a taxpayer to benefit from the 100% Financial Penalty Exemption Initiative?
A. Submitting all tax returns and financial statements accurately before applying.
B. Having an average annual revenue of QAR 50 million or more between 2014 and 2023.
C. Registering on the Dhareeba system and ensuring accurate registration details.
D. Paying all outstanding taxes before submitting the application.

3.How long will the Financial Penalty Exemption Initiative last, and when does it begin?
A. 12 months, commencing from 1st March 2025.
B. 3 years, commencing from 1st March 2025.
C. 6 months, commencing from 1st March 2025.
D. 6 months, commencing from 1st January 2025.

4.According to CA Rajiv Sahni, what key skills should future leaders of the Chartered Accountancy profession possess?
A. Hard work, reliability, and emotional intelligence.
B. Financial modeling, data analytics, and public speaking.
C. Professional skepticism, communication skills, and strategic networking.
D. Knowledge of legal codes, IT systems, and project management.

5 . According to the article Investing Smart - Why your profile Matters Most, why is it crucial to know your investment profile before making investment decisions?
A. To ensure you follow the advice of financial pundits and the latest market trends.
B. To guarantee that all of your investments will appreciate in value and provide a quick profit.
C. To prevent over-diversification and ensure you only invest in well-known, popular stocks.
D. To align your investments with your personal financial situation, risk tolerance, and goals, ensuring long-term comfort and success.

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6. The author uses the example of a blind beggar with two different signs to illustrate the power of storytelling. What specific principle of effective storytelling does this example best demonstrate?
A. Building common ground by using relatable personal experiences.
B. Moving from sympathy to empathy by using impactful, nuanced language.
C. The power of contrast to create tension and keep the audience engaged.
D. Truth well told—showing how changing the delivery and words can change a message's impact.

7. According to the article on Indian insurance policies, what is the primary benefit for an NRI of holding a rupee-denominated insurance policy from India?
A. It allows them to bypass IRDAI regulations and invest in a wider range of global stocks.
B. It provides a strategic advantage for investing in real estate, as property is always priced in rupees.
C. It protects their family against currency volatility, ensuring that payouts for expenses in India directly meet rupee obligations.
D. It guarantees that the premiums they pay will always be lower than those in their country of residence.

8.The article on whistleblowers mentions two famous Indian cases. What was the central allegation in the Infosys (2019) whistleblower complaint that led to an investigation by SEBI and the U.S. SEC?
A. Unethical conduct by a senior executive that resulted in a conflict of interest.
B. Manipulation of financial numbers by senior executives to boost financial results.
C. Bribery and corruption related to a large-scale government contract.
D. Under-reporting of tax liabilities to evade corporate taxes.

9.According to the article, the Whistle Blowers Protection Act, 2014 has faced criticism for which of the following reasons?
A. It does not apply to any public servants, only to employees of private companies.
B. It lacks robust enforcement mechanisms, and proposed amendments have been pending.
C. It mandates that all whistleblower complaints be made publicly, which discourages reporting.
D. It only protects whistleblowers who have been employed for a minimum of five years.

10.Based on the article about bullying, which of the following is presented as a key difference between bullying and a simple conflict or disagreement?
A. Bullying is a one-time event, while conflicts are ongoing.
B. Bullying is a verbal disagreement, while conflicts are typically physical.
C. Bullying involves a repeated misuse of power to hurt or humiliate someone.
D. Bullying only occurs in a school setting, while conflicts can happen anywhere.

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