



2025

JUNE

Newsletter

RAJKOT BRANCH



**THE INSTITUTE OF CHARTERED
ACCOUNTANTS OF INDIA**

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Chairman's Message

Dear Esteemed Members,
Warm greetings to all!

As we step into the month of June, I take this opportunity to reflect on the highlights of May and share with you the exciting initiatives planned ahead. We are proud to share that the month of May witnessed a highly successful full-day seminar on GST, which was graced by two eminent personalities — Smt. Sheela Raajrajan, Joint Commissioner and former Commissioner of Appeals, CGST Shri Shiv kumar Sir. Their presence and insights greatly enriched the seminar and provided valuable knowledge to our members. We are encouraged by the growing collaboration between ICAI and the GST Department — a partnership that is steadily strengthening for the betterment of the nation and the taxpayer alike.

Moving forward, we remain committed to hosting similar impactful programs. In June, we will be celebrating World Environment Day by organizing a tree plantation drive. We also appeal to our members to mark the occasion by contributing generously to the Chartered Accountants Benevolent Fund (CABF) — a small act of kindness towards nature and mankind that carries a deeper impact.

Along with the branch, WICASA Rajkot is also taking an active part in celebrating Environment Day by organizing environmental awareness initiatives and tree plantation drives. It is truly heartening to see the enthusiastic involvement of our future professionals in such noble causes, reflecting their sense of responsibility toward the environment and society.

Chairman's Message

We are also pleased to announce the launch of the Certified Course on Concurrent Audit this month, following the enthusiastic response to our recently concluded ISA batch. This is yet another step toward enhancing the professional skillset of our members

In addition, we have lined up several meaningful activities for June, including celebrations of MSME Day and International Yoga Day, with events tailored for both our members and the MSME community.

Lastly, I would like to acknowledge the excellent response received for all three Study Circles of the branch. I encourage more members to come forward and actively participate in the Study Circle meetings, which continue to serve as a vital platform for professional interaction and continuous learning.

Wishing you all a month filled with knowledge, contribution, and well-being. Let us continue to grow together as a professional community committed to excellence and service.

With kind regards
CA. Raj Marvaniya
Chairman 2025-26

Committee for 2025-26

CA Raj Marvaniya
(Chairman)

CA Maulik Bagdai
(Vice-Chairman)

CA Dhaval Doshi
(Secretary)

CA Jayesh
Dhaneja
(Treasurer)

CA Vipul Dattani
(WICASA
Chairman)

CA Hiren Raychura
(Committee
Member)

CA Badal Sonpal
(Committee
Member)

Sub- Committee Members

- CA Aastha Sutariya
- CA Ankit Kothari
- CA Durgesh Chavda
- CA Harsh Rajani
- CA Harshad Kotecha
- CA Jaydev Sagpariya
- CA Kishan Lal
- CA Mahek Tanna
- CA Mehul Kakkad
- CA Sahil Tejani
- CA Vishal Rachchh

YOG AND MEDITATION: A PATH TO INNER HARMONY



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Yog and its essence as per the Bhagavad Gita

The term 'Yog' is often associated with physical postures (asanas), but its meaning, especially in ancient Indian scriptures like the Bhagavad Gita, is far more profound and comprehensive. The Gita presents Yog not merely as a set of exercises, but as a holistic way of life, a spiritual discipline aimed at achieving union with the Divine and attaining inner peace and equanimity. According to the Bhagavad Gita, Yog is primarily defined in two key ways:

Yog is skill in action (कर्स कौशलर्):

"योगस्थः कुरु कर्माणि सगं त्यक्त्वा धनञ्जय। सिद्धयसिद्धयोः समो भूत्वा समत्वं योग उच्यते" || "Bhagavad Gita, Chapter 2, Verse 48)

Translation: "Perform your duty equipoised, O Arjuna, abandoning all attachment to success or failure. Such equanimity of mind is called Yog." This shloka highlights Karma Yog, the path of selfless action. It emphasizes performing one's duties without attachment to the results, maintaining a balanced mind in both success and failure.

YOG AND MEDITATION: A PATH TO INNER HARMONY

Yog is equanimity of mind (सर्व्वर):

"बुद्धियुक्तो जहातीह उभे सुकृतदुष्कृते । तस्माद्भ्योगाय युज्यस्व योगः कर्मसु कौशलम् ॥" (Bhagavad Gita, Chapter 2, Verse 50)

Translation: "One who is engaged in devotional service (Yog) rids himself of both good and bad reactions even in this life. Therefore, endeavor for Yog, which is the art of all work." Here, Yog is presented as the state of equanimity, a balanced and stable mind that is undisturbed by dualities like pleasure and pain, gain and loss, honour, and dishonour. This mental poise is achieved through wisdom and detachment.

The Gita outlines various paths of Yog, all leading to the same goal of self-realization and union with the Supreme:

✓ **Karma Yog (The Yog of Action):** Performing one's duties without ego or desire for personal gain, offering all actions to the Divine. It purifies the mind and leads to liberation.

✓ **Jnana Yog (The Yog of Knowledge):** The path of wisdom and intellectual discernment, seeking to understand the true nature of reality through self-inquiry and philosophical contemplation.

✓ **Bhakti Yog (The Yog of Devotion):** Cultivating unconditional love and devotion towards the Divine, surrendering oneself completely to a higher power.

✓ **Dhyana Yog / Raja Yog (The Yog of Meditation and Mental Control):** This involves systematic control of the mind through meditation, concentration, and sense withdrawal, leading to deep states of absorption and self-realization.

YOG AND MEDITATION: A PATH TO INNER HARMONY

Yog is a journey towards inner harmony, self mastery, and spiritual awakening, achieved through disciplined action, profound knowledge, unwavering devotion, and focused meditation.

World Health Organization (WHO) Perspective:

The World Health Organization (WHO) recognizes Yog as a valuable tool for promoting health and well-being. According to WHO, "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". This definition, emphasizes that health is a holistic state of well-being, encompassing physical, mental, and social aspects, not just the absence of illness!

The Role of Yog and Meditation in Daily Routine

In our fast-paced modern lives, stress, anxiety, and mental fatigue are common companions. Integrating Yog and Meditation into our daily routine offers a powerful antidote, fostering physical health, mental clarity, emotional balance, and spiritual growth. It's not about escaping daily life, but about enhancing our capacity to navigate it with grace and resilience.

Benefits of Daily Yog and Meditation:

1. Stress Reduction and Mental Clarity:

- **Yog:** Physical postures, breath control (Pranayama), and relaxation techniques calm the nervous system, reducing cortisol levels (the stress hormone).

YOG AND MEDITATION: A PATH TO INNER HARMONY

- **Meditation:** Trains the mind to observe thoughts without judgment, fostering a sense of detachment from stressors and improving focus and concentration. This leads to greater mental clarity and decision-making ability.

2. Improved Physical Health:

- **Yog:** Enhances flexibility, strength, balance, and posture. It improves circulation, boosts immunity, and supports the healthy functioning of internal organs. Regular practice can alleviate chronic pain, improve digestion, and regulate blood pressure.
- **Meditation:** While not directly physical, its stress-reducing effects indirectly benefit physical health by lowering inflammation and improving sleep quality.

3. Emotional Balance and Well-being:

- **Yog:** Connects the mind and body, increasing self-awareness and helping individuals recognize and process emotions more effectively.
- **Meditation:** Cultivates emotional regulation, compassion, and empathy. By creating a space between stimulus and response, it allows for more conscious and less reactive emotional responses. This leads to a greater sense of inner peace and contentment.

4. Enhanced Self-Awareness and Spiritual Growth:

- Both practices encourage introspection and a deeper understanding of oneself – one's true nature beyond the ego and external identities.

YOG AND MEDITATION: A PATH TO INNER HARMONY

- They facilitate a connection to one's inner wisdom and a sense of purpose, aligning daily actions with higher values. This is crucial for spiritual development, as emphasized in the Gita's teachings on self-realization.

Integrating into a Busy Schedule:

- ✓ **Start Small:** Even 10-15 minutes of practice daily can yield significant benefits. Don't aim for perfection; aim for consistency.
- ✓ **Morning Ritual:** Dedicate the first part of your day to practice. It sets a positive tone for the entire day.
- ✓ **Micro-Breaks:** Take short meditation breaks (2-5 minutes) during work hours to reset and refocus.
- ✓ **Listen to Your Body:** Choose practices that suit your energy levels and physical condition.
- ✓ **Find Your Space:** Designate a quiet corner in your home for practice, even if it's small.
- ✓ **Consistency over Intensity:** Regular, gentle practice is more effective than sporadic, intense sessions.

By weaving Yog and Meditation into the fabric of our daily lives, we cultivate a sanctuary within ourselves, enabling us to face challenges with greater resilience, experience joy more deeply, and live a life of purpose and equanimity.

Common Daily Yog Practices and Meditation Techniques

Incorporating simple yog postures and meditation techniques into your daily routine can significantly enhance your well-being.

YOG AND MEDITATION: A PATH TO INNER HARMONY

Here are some accessible practices suitable for everyday:

- 1. Surya Namaskar (Sun Salutations):** A sequence of 12 postures performed in a flow, synchronizing movement with breath. It's a complete body warm-up, improving flexibility, strength, and cardiovascular health. Even 3-5 rounds daily can be highly beneficial.
- 2. Anulom Vilom Pranayama (Alternate Nostril Breathing):**

How to: Sit comfortably. Close your right nostril with your right thumb. Inhale slowly through your left nostril. Close your left nostril with your ring finger, release the thumb, and exhale through your right nostril. Inhale through the right nostril, then close it and exhale through the left. Continue alternating.

Benefits: Balances the nervous system, calms the mind, improves respiratory function, and purifies the energy channels.
- 3. Basic Meditation Techniques:**
 - Breath Awareness (Anapanasati):**

How to: Sit in a comfortable position (e.g., cross-legged, on a chair with feet flat). Gently close your eyes. Bring your attention to your natural breath. Notice the sensation of the breath entering and leaving your nostrils, or the rise and fall of your abdomen. When your mind wanders, gently bring it back to the breath.

Duration: Start with 5-10 minutes, gradually increasing to 20 minutes or more.

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Mantra Meditation:

How to: Choose a simple mantra (a word or phrase, e.g., "Om," "So-Hum," "Peace"). Sit comfortably, close your eyes, and silently repeat the mantra with each inhale and exhale, or continuously. Allow the sound and vibration of the mantra to fill your awareness.

Benefits: Helps to quiet the incessant chatter of the mind and deepens concentration.

- **Mindfulness Meditation:**

How to: Similar to breath awareness, but expand your attention to include all present moment experiences – sounds, bodily sensations, and thoughts – observing them without judgment. Acknowledge them, and let them pass, returning your focus to the present.

Benefits: Cultivates non-reactivity, increases awareness of daily life, and reduces rumination.

Concluding Shloka for Daily Practice:

"अभ्यासेन तु कौन्तेय वैराग्येण च गृह्यते" ||(Bhagavad Gita, Chapter 6, Verse 35)

Translation: "By practice, O son of Kunti, and by detachment, it (the mind) can be controlled." This shloka from the Gita emphasizes the importance of consistent practice (Abhyasa) and detachment (Vairagya) in mastering the mind and achieving the state of Yog. Regular, dedicated effort in both yog and meditation will undoubtedly lead to profound transformation and a life filled with greater peace, clarity, and purpose.

A Digital Detox – A Necessity in the AI Age



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Let's play a quick game.

How many times have you checked your phone today?

If your answer is "I lost count", you're not alone — and that's the problem.

We are living in the AI age, a time when digital tools are smarter, faster, and more addictive than ever. We can summon a cab, order food, get news updates, talk to chatbots, and even edit photos using artificial intelligence — all within seconds. But in this shiny, hyperconnected world, something very human is quietly fading away: our peace of mind.

This is why a digital detox — a conscious break from screens and smart devices — is not a trend or a luxury anymore. It's a necessity

The World Is Online — Constantly

Let's start with some hard truths.

- As per DataReportal's 2024 Global Digital Report, the average internet user now spends 6 hours and 37 minutes daily online

A Digital Detox – A Necessity in the AI Age

- Indians are among the top users, averaging over 7 hours per day, mostly spent on WhatsApp, Instagram, YouTube, and online gaming.
- A 2024 report from Deloitte found that 61% of young adults in India feel “burnt out” from screen usage, with 38% struggling with sleep disturbances linked to late-night scrolling.

AI has made life super convenient. But it’s also made it too easy to stay plugged in 24/7, especially with features like:

- Personalized feeds (thanks to machine learning),
- Auto-scroll content,
- Infinite video suggestions,
- Smart notifications that know exactly when to grab your attention.

And let’s face it — when was the last time you finished a meal without checking your phone?

The Side Effects We Don’t Talk About Enough

AI may power your smart fridge and virtual assistant, but your mental bandwidth isn’t infinite. Too much screen time has real consequences.

1. Mental Health at Risk

According to a 2024 WHO study, anxiety and depression rates are up 25% globally, with digital overexposure being a major contributor. Social media, especially AI-optimized platforms like Instagram and TikTok, feed users curated perfection — leading to comparison, self-doubt, and FOMO (Fear of Missing Out).

A Digital Detox – A Necessity in the AI Age

“Our brains aren’t wired for this much stimulation,” says neuroscientist Dr. Tara Patel. “Every ping, like, or scroll triggers a mini dopamine hit, and over time, we become dependent on that reward loop.”

2. Shrinking Attention Spans

A recent study by Microsoft shows that our attention span has dropped from 12 seconds in 2000 to just 8 seconds in 2024 — shorter than a goldfish. With AI constantly offering “what’s next,” our minds are constantly distracted, unable to focus deeply on any one thing.

3. Physical Toll

Ever heard of “tech neck”? It’s real. So are:

- Eye strain and headaches (called Computer Vision Syndrome),
- Poor posture from endless hours on phones,
- Disrupted sleep cycles due to blue light exposure.

Sleep Foundation (2024) warns that screen use within 1 hour of bedtime reduces melatonin production by 35%, directly impacting sleep quality.

So, What Is a Digital Detox?

It’s not about giving up technology. It’s about taking control.

A digital detox means deliberately unplugging from digital devices for a set period to reduce stress, reconnect with the real world, and reclaim your mental and emotional space.

A Digital Detox – A Necessity in the AI Age

You don't need to move to the Himalayas or throw away your phone. A detox could be as simple as:

- No screens during meals
- One offline day per week (aka a “tech-free Sunday”)
- Disabling push notifications
- Reading a paperback instead of scrolling
- Going on a nature walk without your phone.

Even Google and Apple are promoting this. Digital well-being dashboards now show how much time you're spending online — and encourage you to cut back.

Detox in an AI-Obsessed World — Is It Even Possible?

Yes, and it's more important because we live in an AI age.

We're now surrounded by AI-based everything:

- ChatGPT writes our emails,
- Replika offers virtual friendship,
- AI-generated filters create the “perfect” version of ourselves,
- Algorithms decide what we see, buy, and believe.

In this world, detoxing helps us become more human again — slowing down, being mindful, and making space for silence.

AI doesn't rest. But we need to.

Surprising Stats That Might Inspire You to Detox

- 75% of people feel more present and happier after a 3-day digital detox (source: National Institute for Digital Wellness, 2023).

A Digital Detox – A Necessity in the AI Age

- People who limit screen time to under 2 hours a day report 25% higher life satisfaction (source: Harvard Health, 2024).
- Digital detox retreats are booming, with companies like Unplugged (UK), Mind Over Tech, and even Airbnb offering “WiFi-free stays” — and they’re often booked out months in advance

In fact, even tech CEOs like Jack Dorsey (ex-Twitter) and Sundar Pichai (Google) advocate occasional disconnection to boost creativity and clarity.

What You Gain When You Log Off

- Focus returns.
- Sleep improves.
- Real conversations happen.
- Creativity flows again.
- You feel more grounded, more you

Ironically, the best way to thrive in a tech world is to sometimes step away from it.

Final Thought: It’s Not a Digital Detox, It’s a Digital Reset

We don’t need to fear AI or fight technology. What we need is a healthy relationship with it. That starts with awareness, boundaries, and the courage to say, “Not now, I’m offline.”

So if your mind feels cluttered, your screen time is off the charts, and your soul feels... noisy — maybe it’s time.

A Digital Detox – A Necessity in the AI Age

Unplug. Reconnect. Refresh.

Because in this age of machines, the smartest thing you can do... is just be human for a while.

CAs Shaping the Future of Financial Literacy



CA Rishabh Jain
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Today, as the world shifts toward digital platforms, CAs are redefining their roles and becoming influencers of financial literacy. They're not just accountants anymore - they're educators, content creators, and mentor's; empowering us to make smarter financial choices. CAs are shaping financial awareness in ways never seen before.

In a world driven by hashtags, reels, and viral trends, CAs are leveraging platforms like LinkedIn, YouTube, and Instagram to bridge the gap between financial complexities and everyday understanding. They're meeting people where they spend most of their time – online!!

For example, an Instagram reel titled “Why your caramel popcorn has higher GST than regular popcorn?” might explain basic concepts of GST in a way that sticks. Similarly, a YouTube video describing mutual funds as “the type of OTT subscription that pays you back” can turn a complicated investment idea into something easy and relatable.

CAs Shaping the Future of Financial Literacy

Finance for everyone: Breaking the Elite Barrier

Financial literacy which has long been perceived as a domain reserved for the elite, but CAs are changing this ideology by addressing the needs of the common person. Whether it's teaching a small business owner how to manage the cash inflows or guiding students on planning their first investment (SIP), CAs are making sure people from all backgrounds can access financial knowledge.

For example, helping a college student understand how ₹300 spent daily on snacks adds up to ₹1 lakh + annually can spark a conversation about smarter spending. Similarly, showing a small business owner how to navigate GST compliance through a step-by-step tutorial can save them time and money.

Impact: Changing Lives, One Post at a Time

The impact of digital financial literacy is tangible. CAs are changing lives one post, reel, or video at a time. People are learning how to budget better, avoid scams (cyber frauds), and start investing - all thanks to these digital finance teachers.

The numbers are telling. YouTube India saw over **4 billion views on finance-related content** last year, highlighting the growing demand for accessible financial education. With India ranking **73rd out of 144 countries in financial literacy**, this creative storytelling is more essential than ever.

CAs Shaping the Future of Financial Literacy

The Creator Economy: A New Frontier for CAs

For many CAs, content creation has evolved from a hobby to a profession. According to Goldman Sachs, the global creator economy is projected to reach **\$ 480 billion by 2027**, and India is no exception. Top finance creators now earn between **1 to 10 lakhs/month** through brand collaborations, advertisements, online courses, and workshops.

Metrics like followers, likes, and reels have become a CA's second set of KPIs, alongside traditional tasks like preparing balance sheets. CAs like Sakchi Jain, Sumit Mehra, Kushal Lodha, Twinkle Jain are showing that with the right approach, any financial topic can become engaging and impactful. Key insights on the rise of content creation is as under:

Category	Key Statistics	Source
Growth in Finance Creators	India has seen a 30% year-on-year growth in finance content creators.	Influencer Marketing Hub
Engagement on Instagram Reels	Finance reels report 2x higher engagement compared to static posts.	Meta Insights
Finance Hashtags on Instagram	Popular hashtags like #PersonalFinance have over 10 million posts.	Meta Insights

The days of CAs being limited to offices with files and calculators are over, today, they're on your phone screens - breaking down finance with a smile, a reel, and sometimes even a meme!

CAs Shaping the Future of Financial Literacy

Let's make Content Creation go Viral

As the creator economy grows and the demand for financial education rises, CAs are set to keep transforming the way people understand and learn about money.

Let's take a moment to celebrate the incredible efforts of these creators who are making finance simple and accessible for everyone. Whether it's liking their posts, sharing their insightful reels, or sending them a message of appreciation, let's show them that the entire CA community stands behind them with pride and gratitude, they deserve to know how much it matters!!

Thanks for reading. I hope it was worth your time.

Glimpses of Event Organized

Seminar on The Co-Operative Society & Banking Sector on
09th May 2025



Glimpses of Event Organized

Seminar on Goods and Service Tax on 24th May 2025



Glimpses of Event Organized

Seminar on Goods and Service Tax on 24th May 2025



Forthcoming Events

Program Name	Date
Physical Batch Certified Course on Concurrent Audit	14 th June to 29 th June
International Yoga Day	21 st June
MSME Day	27 th June

INVITATION FOR ARTICLES FOR NEWSLETTER

“If you have Knowledge, let others light their candles in it”

The Newsletter Committee of Rajkot Branch of WIRC of ICAI is inviting articles for its Newsletter.

Submission Guidelines: The articles have to be submitted by the 30th of the month to the following email-id : [rajkot@icai.org]. There is a strict plagiarism check and the articles which are not adhering to the prescribed standards are not published in the newsletter. Illustrations are strongly encouraged to illustrate and emphasize your message. Article can be written by one person or jointly but not more than 2 on a single article. A passport size picture of the writer/ writers should be attached with the article along with their Name, MRN and Email.

We welcome your efforts and hope you would make the best use of the open platform.

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