



**THE INSTITUTE OF
CHARTERED ACCOUNTANTS OF INDIA**

RAJKOT BRANCH

NOVEMBER E-NEWSLETTER





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Chairman's Message



CA RAJ MARVANIYA
CHAIRMAN

Dear Esteemed Members,

After successfully completing the Audit Season, we can finally take a moment to breathe and reflect. I sincerely appreciate the hard work, dedication, and perseverance shown by all members during this demanding period. Your commitment to quality and timelines truly upholds the dignity of our profession.

As we move into a relatively relaxed phase, it is the perfect time to upgrade our professional skills, explore new avenues of practice, and prepare ourselves for the emerging opportunities in the ever-evolving professional landscape.

In this spirit, the Rajkot Branch is planning to organize a Residential Refresher Course at Dwarka, designed to provide in-depth learning, peer interaction, and a refreshing environment for knowledge enhancement.

Further, we are also planning to host a National Conference on Capital Market at the Rajkot Branch, where eminent faculties from across India will share their expertise

on important and emerging areas such as Private Equity, IPO-related legal compliances, Capital Market regulations, and various professional opportunities in this domain. This conference will be a valuable platform for members to gain practical insights and broaden their professional horizons.

I encourage all members to take maximum benefit of these initiatives and actively participate in these programs. Such collective learning experiences not only enhance individual capabilities but also strengthen our professional fraternity.

Let us move forward with renewed enthusiasm, continuous learning, and a shared vision of professional excellence.

Warm regards,
CA Raj Marvaniya
Chairman
Rajkot Branch of ICAI



Your Child's Eyes: A Parent's Guide to Myopia, Crossed Eyes, and Screen Time



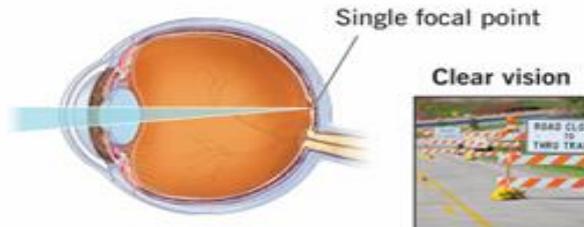
Dr Urmish Goswami is a board certified Ophthalmologist currently practising at **Gurukrupa Eye care**, Nana Mava road, Rajkot.

As a parent, you've probably noticed how much time kids spend on screens these days—from online classes to mobile games. This digital world, while full of opportunities, is also bringing some new challenges for our children's eyes. Let's talk about three of the most common eye issues we're seeing today: Myopia, Crossed Eyes, and that all-too-familiar Digital Eye Strain. Don't worry, we'll break it down in a simple, easy-to-understand way.

Myopia (Nearsightedness): Why the School Board Looks Blurry

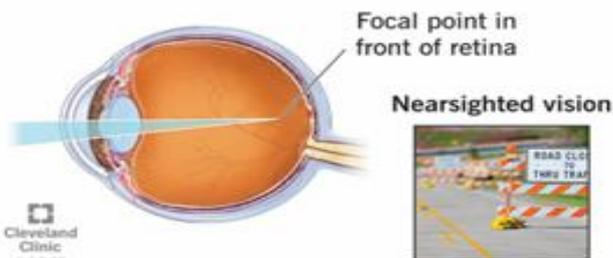
Myopia (nearsightedness)

Normal vision



Imagine your child's eye is a camera. For a perfect picture, the light has to land right on the camera's sensor. In myopia, the eyeball grows a little too long, so the light lands in front of the sensor. This makes distant things—like the school board or a cricket ball—look fuzzy and out of focus.

Myopia (nearsightedness)



Why is it on the rise?

- **The "Indoor Generation":** Kids today spend less time playing outside. Natural sunlight is actually a powerful tool that helps regulate eye growth. Less sun means a higher chance of myopia.



● **Non-stop Reading & Screens:** When your child is constantly focusing on something close, like a textbook or a tablet, their eye muscles are working overtime. This constant near-focus can contribute to the eye's shape changing over time.

● **It Runs in the Family:** If you or your partner wear glasses for nearsightedness, there's a higher chance your child will too.

What to look for:

- Your child squinting to see things far away.
- They move closer and closer to the TV or phone.
- They complain of headaches or eye fatigue.

The Fix: Glasses are a great way to clear up vision, but we also have ways to slow down the progression of myopia! Your eye doctor might recommend special contact lenses (like Ortho-K, which you wear at night) or special eye drops. And of course, encouraging at least 2 hours of outdoor playtime every day is a fantastic and easy solution!

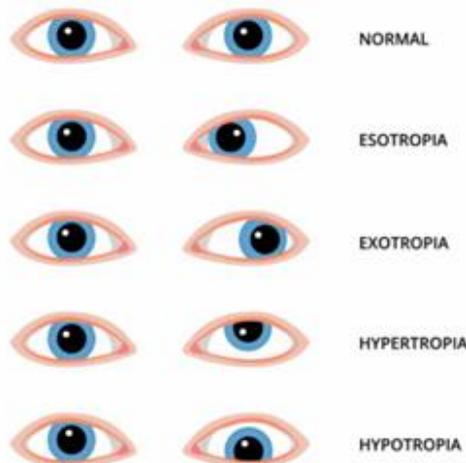
Strabismus (Crossed Eyes):

When the Eyes Don't Work Together This condition is when a child's eyes don't align properly. One eye might turn inward, outward, upward, or downward. This happens when the muscles that control the eyes don't work in perfect sync.

Why does it happen?

- It's often an issue with the eye muscles or the nerves controlling them.
- Sometimes, a significant difference in prescription between the two eyes can cause it.

STRABISMUS





What to look for:

- One eye that is clearly misaligned.
- The child might tilt their head to see things.
- They might complain of seeing double images.

The Fix: The good news is that strabismus can be treated, especially if caught early! The treatment could be as simple as getting the right pair of glasses. In other cases, doctors use eye patches to strengthen the weaker eye, special eye exercises, or sometimes, a minor surgery to adjust the eye muscles.

Digital Eye Strain: The Screen-Time Hangover



This is that tired, achy feeling your child gets after a long session on their device. It's not a serious disease, but it's a real and common problem caused by too much screen time.

What's causing it?

- **We Forget to Blink:** We blink less when we're focused on a screen, which leads to dry, irritated eyes.
- **Constant Focusing:** The eye muscles get tired from continuously focusing on the bright pixels of a screen.
- **Bad Habits:** Things like sitting too close, poor posture, and screen glare make the problem much worse.

The Fix: A few simple tricks!

- **The Magical 20-20-20 Rule:** This is your best friend! Every 20 minutes, tell your child to look at something 20 feet away for 20 seconds. This simple break gives their eyes a mini-vacation.
- **Check the Setup:** Make sure the screen is an arm's length away and at eye level. Also, dim the brightness and use a blue light filter.



- **Keep Them Hydrated:** Encourage your child to drink plenty of water, as staying hydrated helps with dry eyes.

20/20/20 TO PREVENT DIGITAL EYE STRAIN

TAKE A
20
SECOND
BREAK

EVERY
20
MINUTES

LOOK AT
SOMETHING
20
FEET
AWAY

AMERICAN OPTOMETRIC ASSOCIATION

A Quick Word on Laser Surgery

Many adults ask about laser surgery (like LASIK) for their kids. The simple answer is: **No, it's not a good idea for children or teenagers.** A child's eyes are still growing and their vision is still changing. Doctors wait until a person's vision has been stable for a year or two (usually in their early 20s) before even considering such a permanent procedure.

In the end, regular eye check-ups are the best way to catch any of these issues early. By making a few simple adjustments to your child's routine—like balancing screen time with outdoor play—you can help ensure their eyes stay healthy and strong for years to come.



Building a Better Life with Simple Daily Habits



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In today's professional world, many of us are living under constant stress. Whether it is deadlines of income tax/GST/ROC filing, a student trying to clear CA exams, or someone balancing client expectations and departmental notices. Stress has quietly become a part of everyday life.

We wake up with thought that what is pending. Days blur into nights, and productivity becomes a race against time. Over time, this pressure doesn't just affect our performance it begins to exhaust us down mentally, physically, and emotionally. Fatigue, anxiety, lack of focus, and even depression slowly creep in, and we are left wondering why we feel so drained despite of doing everything right.

However, the solution doesn't always require a complete lifestyle overhaul. Small, consistent habits can make a big difference over me. These simple changes become your support system, helping you stay balanced, focused, and resilient even during your busiest days.

1. Transform Your Mornings with Meditation, Prayer and Gratitude

Practice Mornings hold a quiet magic. Before the emails, meetings, and to-do lists, there is a precious moment to centre yourself and choose the energy you bring into your day.

Starting your day with meditation and prayer. A study in Behavioural Brain Research demonstrated that just 13 minutes of daily guided meditation over the course of 8 weeks significantly improved participant's emotion regulation and reduced their anxiety levels. This shows that even short, consistent meditation can make a measurable difference in mental well-being.

Additionally, you take a few minutes in the morning to acknowledge what you are grateful for and pray to God. Morning moments of gratitude and prayer create a habit of focusing on the good, training your brain to see the positive side of life.

Start your day not just by waking up, but by awakening.

2. Fuel Your Day: Hydrate from Morning to Night

We often hear that staying hydrated is important for our health, but when it comes to building habits that truly make a difference in our daily lives, one of the most overlooked is drinking water first thing in the morning. While most people in morning hurry for coffee, reach for their phones, or skip breakfast altogether.

Starting your day with a glass of water helps wake up your body, jumpstarts your metabolism, and sets a healthy tone for the rest of the day. It is such an easy habit to add but can have a big impact on your energy, focus, and overall well-being.

Water plays a vital role in almost every function of your body, from regulating temperature to supporting digestion and keeping your energy up. Regular habit of



hydrated throughout the day is so important for staying healthy and sharp.

How Much Water Should You Drink?

The U.S. National Academies of Sciences, Engineering, and Medicine recommend the following adequate daily fluid intake (This includes all fluids from water, beverages, and food).

Men: About 3.7 Liters per day (or 125 ounces)

Women: About 2.7 Liters per day (or 91 ounces)

3. Digital Break: Get Up & Move every 45 Minutes

In today's digital age, most of us spend the majority of our hours in front of screens. It may be laptops, phones, tablets, TVs. Whether it is for work, communication, staying connected or entertainment, screens have become a central part of daily life. But what we often don't realize is that our bodies and minds are quietly paying the price.

Back-to-back video calls, constant notifications, endless scrolling, and long hours of streaming may feel normal, but they place a heavy load on the nervous system. Over time, this leads to eye strain, poor posture, neck and back pain, mental fatigue, reduced focus, and even emotional exhaustion. These symptoms might seem small at first, but they build up and they affect everything from productivity to sleep quality.

This is where digital breaks come into picture. It is not just as a good idea, but as a necessary practice. Stepping away from screens, even for a few minutes at a time, gives your brain a chance to reset and recharge and when you pair that break with physical movement like standing up, stretching, walking, or simply changing positions you amplify the benefits.

5 minutes of movement every hour may seem small, but it is a powerful investment in your energy, health, and focus. So, take that pause.

Stand up. Breathe. Stretch. Walk. Your body and brain will thank you for every single time.

4. Deep Breathing: The Simple, Powerful Tool to Calm Your Mind and Heal Your Body

Breathing is more than just oxygen exchange. It is a direct bridge between the body and the brain, the conscious and unconscious, the nervous system and emotions.

- When you're stressed or anxious, your breathing becomes shallow and rapid.
- When you're calm or asleep, your breathing is slow and deep.

One of the most immediate and noticeable benefits of deep breathing is its ability to calm the mind instantly. Unlike many other relaxation techniques that require time or special settings, deep breathing can be practiced anytime and anywhere. Whether you are stuck in traffic, feeling overwhelmed at work, or preparing for a presentation, simply focusing on slow, deliberate breaths can help you regain control over your thoughts and emotions.

5. Sleep 7–8 Hours: The Foundation of Mental and Physical Wellness

Sleep is not a luxury. It is a biological necessity. Getting 7 to 8 hours of quality sleep each night is one of the most powerful and accessible tools we have to protect our brain, body, and emotional health.

Experts, including the World Health Organization (WHO) and National Sleep Foundation, recommend that most adults need 7 to 9 hours of sleep per night.

Even one night of poor sleep can impact your thinking, mood, and decision-making.

It is not about laziness or downtime, it is about restoring your energy, sharpening your mind,



and showing up fully for your life. No amount of coffee, willpower, or productivity hacks can replace the power of 7–8 hours of restful sleep.

6. Social Connection: The Hidden Pillar of Health and Happiness

In an increasingly digital and busy world, it is easy to focus on productivity, personal growth, physical fitness, and self-care routines. But there is one powerful ingredient that often gets overlooked is social connection.

As a human, we are biologically, emotionally, and psychologically designed to live in relationship with others. While solitude and independence are valuable, a lack of meaningful social interaction can silently erode our well-being.

Whether it is close family, good friends, a partner, co-workers, or even neighbours having strong, supportive connections can significantly improve both your health and your happiness.

You can have all the success in the world e.g. money, status, health but if you feel disconnected or lonely.

The quality of your life is often determined by the quality of your relationships.

Simple habits can make a big difference in managing stress and improving your well-being. Starting your day with meditation and gratitude, staying hydrated, taking breaks from screens, breathing deeply, getting enough sleep, and staying connected with others can help you feel more balanced and focused. These simple habits don't require a major lifestyle change, but over time, they can significantly lower stress, increase your energy levels, and improve your overall health. It is all about taking little steps every day to feel better and handle life's challenges with more ease.

✔ Summary Checklist

	Mon	Tues	Wed	Thu	Fri	Sat	Sun
Meditation, Prayer and Gratitude							
Drinking Water							
Digital Breaks							
Deep Breathing							
7–8 Hours of Sleep							
Connect with People in Person							



Mindful Minimalism



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Cutting through the Clutter of Life

In today's hyper - connected, fast - paced world, minimalism often conjures up images of clean spaces, white walls, and capsule wardrobes. While the aesthetic side of minimalism has undoubtedly gained popularity, there exists a deeper and far more transformative version that often escapes notice - minimalism in thought. This idea goes beyond just clearing your physical surroundings; it is about nurturing a clear, focused, and intentional mind. When information bombards us at every turn, practicing mental minimalism becomes not just refreshing, but essential. Our minds, every single day, are overloaded. From social media notifications and email pings to breaking news updates and the ongoing swirl of personal worries, comparisons, and mental chatter, there is rarely a moment of pure, uninterrupted thought. This mental chaos breeds anxiety, decision fatigue, and a constant, nagging feeling of being behind in life. But the real issue isn't merely the number of thoughts we have - it's the sheer volume of

unnecessary ones. Our minds often resemble cluttered attics, filled with old beliefs, outdated assumptions, what - ifs, and expectations handed down by others. These thoughts silently erode our energy, cloud our focus, and rob us of the ability to engage with life in a meaningful way. Minimalism in thought, at its core, is the conscious act of choosing clarity over chaos. It means focusing only on what truly matters - your values, your ideas, your goals, your attention - and letting everything else go. It's not about having fewer thoughts; it's about having better ones. Much like refining a piece of writing, the essence of mental minimalism is to remove the fluff, leaving behind something that's concise, meaningful, and powerful. It doesn't ask you to disconnect from the world or grow indifferent to it. Instead, it urges you to become more present, more conscious, and more aligned with what genuinely matters. It's about deliberately choosing what deserves space in your mind. You may need mental minimalism if you often find yourself stuck in a loop of constant overthinking, facing difficulty in decision making, or feeling overwhelmed even when your schedule isn't packed. If you're constantly multitasking, comparing yourself to others, or find it hard to focus on a single task, chances are your mind is cluttered. These are all signals - subtle, yet significant - that point to the need for a mental reset. To cultivate minimalism in thought, begin with intentionality. Let every thought have a purpose. If a belief or worry no longer serves you, let it go. Embrace simplicity by breaking down complex issues to their core and asking yourself, "What really matters here?" Stay grounded in the present, resisting the urge to wander into the regrets of the past or the anxieties of the future. Set boundaries every opinion, news story, or conversation doesn't require your mental energy. And most importantly, carve out time for reflection. Whether it's through journaling, meditating, or taking a mindful walk, these acts of



introspection help you identify and clear out mental clutter.

The practice starts with managing what you allow into your mind. Declutter your inputs by being selective with your media consumption. Follow fewer, more meaningful accounts on social media. Limit your news intake to one or two trusted sources. Avoid conversations rooted in gossip or negativity, and don't feel obligated to know everything - focus only on what aligns with your purpose. Train your mind to do one thing at a time. Multitasking may feel productive, but cognitively, it's a myth. Whether you're writing, listening, or planning, give your full attention to that one task. Create white space in your mental landscape just as a minimalist creates breathing space in their home. Start your day without diving into your phone. Allocate moments for unstructured time. Embrace stillness through meditation or quiet reflection. These pauses act as a mental reset button, allowing your thoughts to settle and your clarity to return. Let go of what you've been mentally hoarding. Regrets, grudges, or conversations on loop in your head are no different from old furniture gathering dust in your attic. Letting them go - through forgiveness or acceptance - isn't just emotionally freeing; it's a key minimalist practice. In your relationships, learning, and work, choose depth over breadth. Nurture fewer but more meaningful connections. Study one subject deeply instead of grazing through several. The value lies not in how much you think, but in how deeply you think. A helpful habit is the daily brain dump. Before you sleep, write down everything that's weighing on your mind. It's akin to tidying your desk before you leave for the day - a simple act that prepares your mind for peace and rest. Minimalism in thought isn't a goal you arrive at; it's a continuous practice. Just like a minimalist home requires regular upkeep, so too does your mind. New thoughts will always flow in. Chaos will knock at your door. But with this practice, you'll always know how to find your

way back to clarity. It's not about suppressing thoughts but about curating them learning the art of less so that you can experience more. Your mind is your sanctuary. It deserves the same care and attention as your body or your home. By choosing simplicity in thought, you make space for what truly matters: clarity, purpose, joy, and peace. So, the next time you feel the overwhelm creeping in, don't rush to react. Pause. Listen. Breathe. Let go. And choose the thought that serves you best. That is the minimalist way.



Glimpses of Past Events

Seminar on Mind, Stress & Time Management on 8th October 2025





Forthcoming Events

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(Set up by an Act of Parliament)
Western India Regional Council

39th REGIONAL CONFERENCE

GYAN
सिखर
Summit of Knowledge & Excellence

19-20 DEC 2025 9 AM - 6 PM **12** CPE Hours **JIO WORLD CONVENTION CENTRE**
Bandra Kurla Complex, Bandra, Mumbai

Members Fees
 ₹5000-GST
 New Members & Fees
 ₹6000-GST
 New Registrars (In Mumbai) ₹22000-GST
 New Registrars (In Elsewhere) ₹30000-GST

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CA. Prasanna Kumar D Vice President, ICAI
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CA. Piyush Chandak Hon. Chairman, WIRC of ICAI
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THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(Set up by an Act of Parliament)
Western India Regional Council

39th REGIONAL CONFERENCE

19-20 DEC 2025 9 AM - 6 PM **12** CPE Hours **JIO WORLD CONVENTION CENTRE**
Bandra Kurla Complex, Bandra, Mumbai

Day 1/ 19th Dec, 2025

Chief Guest
Shri Ramesh Babubhai Kumar Singh
Managing Director, International Banking, Capital Markets & Technology, State Bank of India

Guest of Honour
CA. Charanjot Singh Kanda President, ICAI
CA. Prasanna Kumar D Vice President, ICAI
CA. Ketan Satya Chairman, WIRC of ICAI

Inaugural Session

New Income Tax Act - Reimagining Taxation for a \$10 Trillion Economy
CA. Dr. Suresh Prasad Tax Expert

Important Judgments & Appellate Tribunal Regime under GST - The Road Ahead
CA. Anil Y. Rajgopal Tax Expert

Panel Discussion on: Burning issues in Taxation of Shares & Securities

Panel Discussion on: Strengthening Corporate Governance: Auditor Responsibilities in the New Regulatory Era

Fire Side Chat on Wealth Creation in Capital Market

Panel Discussion on: Outlook of Indian Capital Markets@2030 "India as Vishwaguru"

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Save the Date

30th Jan to 1st Feb , 2026

India Expo Centre & Mart, Greater Noida, India

World Forum of Accountants WOFA 2.0

Nation Building to Global Collaboration: Strengthening Trust, Enabling Growth

The Institute of Chartered Accountants of India
(Set up by an Act of Parliament)
Western India Regional Council

Conference on Burning Issues in Redevelopment

6 CPE Hrs

26 Dec, 2025 | Friday | **10:00 AM - 6.00 PM** | ICAI Tower, Bandra Kurla Complex, Bandra East

Fees: Rs. 600/- (Exclu. GST)

- GST on Redevelopment | CA. Naresh Sheth
- Do's & Don't for Co-operative Housing Societies in Redevelopment | CA. Ramesh Prabhu
- Capital Gains in Real Estate including Redevelopment | CA. Vimal Punmiya
- RERA - Redevelopment Issue | CA. Sunil Damodar Naik

Register Now : <https://www.icai.org/members/members-events-detail/0a98Bdz-1/Conference-on-Burning-Issues-in-Redevelopment-126Dec>

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INVITATION

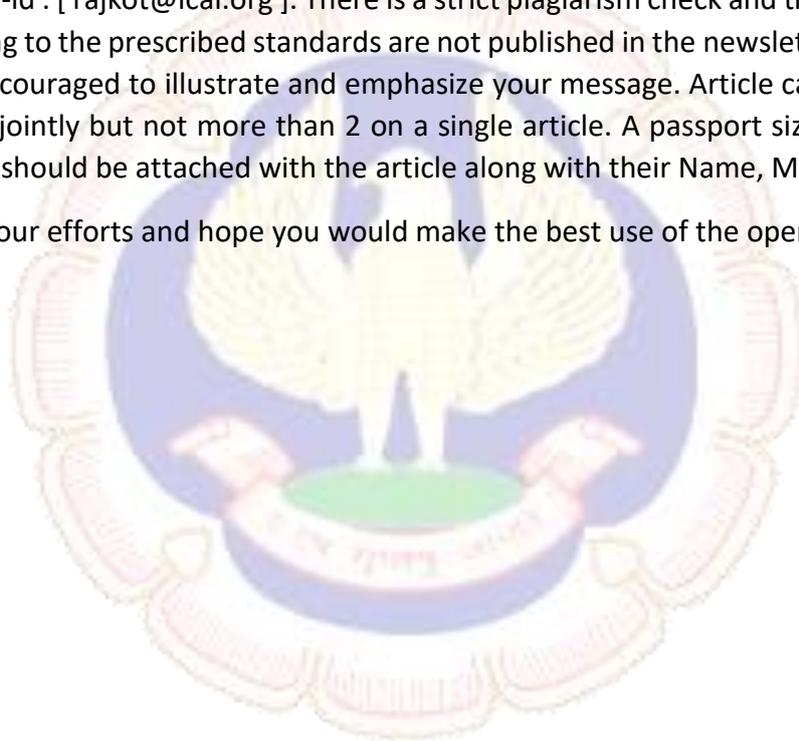
INVITATION FOR ARTICLES FOR NEWSLETTER

"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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