

The Institute of Chartered Accountants of India
(Set up by an Act of Parliament)
Rajkot Branch (WIRC) & (WICASA)



WICASA
E - NEWSLETTER NOVEMBER '25

GYANSANCHAR



**MAKE IT
HAPPEN**



STUDENTS JOURNAL

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MANAGING COMMITTEE OF THE RAJKOT BRANCH OF
WICASA 2025-26



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FROM THE DESK OF WICASA CHAIRMAN



CA VIPUL V. DATTANI

CHAIRMAN, WICASA - RAJKOT BRANCH OF WIRC OF ICAI

Dear Students and Members,

It gives me immense pleasure to present the Newsletter for November 2025, a month that truly became a milestone of academic enrichment, professional sharpening, and vibrant student participation. The centrepiece of this month was our grand Mega Conference of CA Students - "Tejaswita: Towards an Inspiration & Excellence", held on 16-17 November 2025 at ICAI Bhawan, Rajkot, jointly hosted by Rajkot Branch (WIRC) and Rajkot WICASA under the guidance of BOS - Operations, ICAI.

The conference opened with an inspiring inaugural session graced by Shri Tushar Sumera (RMC Commissioner) and CA Hetal Shah (CEO - Shaktiman, Tirth Agro Technology Pvt. Ltd.), followed by a special academic session led by CA Jitendra Saglani (RCM WIRC).

THEIR INSIGHTFUL WORDS ON GOVERNANCE, INDUSTRY TRANSFORMATION, AND YOUTH LEADERSHIP SET THE PERFECT TONE FOR THE EVENT.

OVER TWO DAYS, STUDENTS BENEFITED FROM A THOUGHTFULLY CURATED SERIES OF KNOWLEDGE AND SKILL-BUILDING SESSIONS.

DAY 1 INCLUDED THE STARTUP ECOSYSTEM SESSION CHAIRED BY CA KALPESH PAREKH, FEATURING TOPICS SUCH AS RAJKOT'S INDUSTRIAL GROWTH, VALUATION REALITIES, AND THE ROLE OF CAS IN EMERGING BUSINESSES. THIS WAS FOLLOWED BY CA AMIT MAHAJAN'S POWERFUL SESSION ON LEADERSHIP, AND AN INSIGHTFUL CAPITAL MARKET SESSION CHAIRED BY CA NISHWAR JIVANI, COVERING MARKET PSYCHOLOGY, SEBI SURVEILLANCE CHALLENGES, AND LIVE CASE STUDIES LIKE PAYTM. THE DAY CONCLUDED WITH A DYNAMIC PANEL DISCUSSION - "CA 360" LED BY PAST CHAIRMEN OF RAJKOT BRANCH.

DAY 2 UNFOLDED WITH THE PRESENCE OF CA KULDIP KESHARIYA (DCIT SGST) AND CA KISHORSINH CHAUHAN, FOLLOWED BY A STIMULATING SESSION ON FIFO, GIGO & LIFO BY CA JAY CHHAIRA (CCM WIRC). THE AI & TECHNOLOGY SESSION CHAIRED BY CA DR. FENIL SHAH FEATURED FORWARD-LOOKING STUDENT RESEARCH PAPERS, WHILE THE FINANCE & REPORTING SESSION CHAIRED BY DR. CA ANJALI CHOKSI COVERED BLOCKCHAIN ACCOUNTING, CORPORATE GOVERNANCE, AND THE RISE OF WOMEN CFOS. THE CONFERENCE CONCLUDED WITH CA SHUBHAM KESWANI'S MOTIVATIONAL SESSION ON POSITIVE MINDSET, FOLLOWED BY THE VALEDICTORY, KIT DISTRIBUTION, AND AN ENERGISING CULTURAL EVENING.

APART FROM TEJASWITA, NOVEMBER ALSO FEATURED A HIGHLY PRACTICAL MS OFFICE AUTOMATION SEMINAR, EQUIPPING STUDENTS WITH ESSENTIAL DIGITAL SKILLS FOR AUDITS AND PRESENTATIONS. THE MONTH ALSO SAW ENTHUSIASTIC PARTICIPATION IN THE NTS POET COMPETITION AND THE EXTEMPORE COMPETITION, ENCOURAGING CREATIVITY, EXPRESSION, AND COMMUNICATION CONFIDENCE AMONG STUDENTS.

I EXTEND MY HEARTFELT GRATITUDE TO THE BOARD OF STUDIES - OPERATIONS, ALL DIGNITARIES, SPEAKERS, PAST CHAIRMEN, VOLUNTEERS, MOCS, AND OUR DEDICATED WICASA STUDENTS WHOSE ENTHUSIASM CONVERTED NOVEMBER INTO A MONTH OF TRUE INSPIRATION AND EXCELLENCE.

LET US CONTINUE THIS JOURNEY TOGETHER-LEARNING, GROWING, AND SHAPING OURSELVES INTO FUTURE-READY PROFESSIONALS.

WARM REGARDS,

CA VIPUL V. DATTANI

CHAIRMAN, WICASA - RAJKOT BRANCH WIRC OF ICAI

WORDSMITH'S INK & INSIGHT





HOW LINKEDIN HELPS IN CLEARING CA (AND BEYOND)

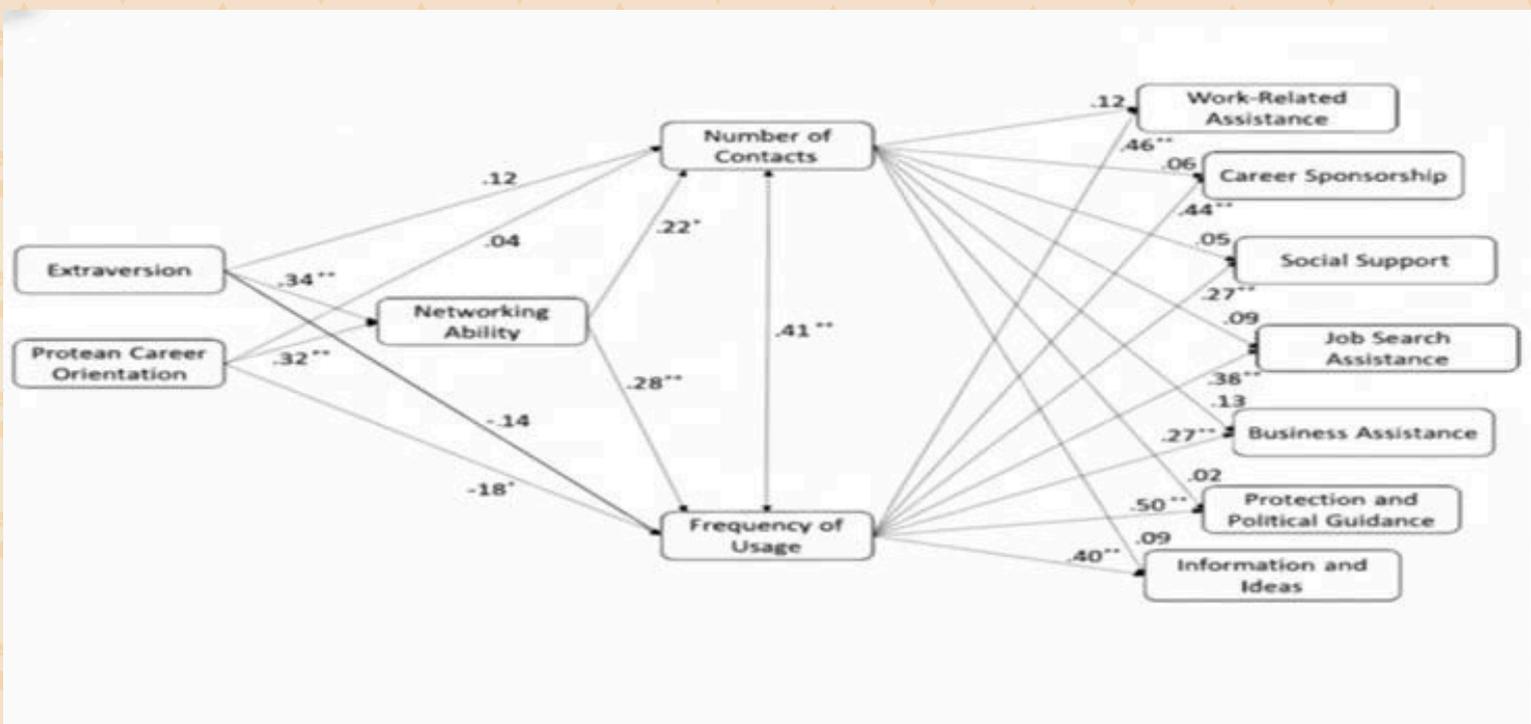
When we think about CA preparation, the first things that come to mind are books, coaching, and revision. But in today's world, there is another tool that most CA students ignore – LinkedIn.

Many CA students are not active here, and that's a big missed opportunity. LinkedIn is not just for people who are already qualified, it is equally powerful for students who are still preparing. Here's why:

1. Source of Learning Beyond Books

CA students and professionals share their expertise daily. From taxation updates to audit case studies and finance insights, you can learn concepts in a simple, practical way. Sometimes, reading a short post gives you more clarity than reading multiple pages of a textbook.

2. Connect with Experts and Role Models



You can follow and connect with CAs, CFOs, finance professionals, or even your idols in the industry. Reading their journeys will keep you inspired during tough phases of preparation. The best part? You can connect in a professional way without the fear of being judged.

3. Share Your Own Journey

LinkedIn is also your space. You can write your thoughts, share your preparation journey, or talk about the challenges you are facing. Many students hesitate, but trust me people here appreciate honesty and effort. By doing this, you are slowly building your personal brand, even before becoming a CA.

4. Personal Branding Before Clearing CA

Most students wait to be “qualified” before they start using LinkedIn seriously. That’s a mistake. If you start early, you already have a digital presence when you clear. This will make you stand out in the crowd. Recruiters and companies prefer candidates who are visible, consistent, and engaged on platforms like LinkedIn.



5. Career Opportunities After Qualification

Once you clear CA, LinkedIn becomes your biggest ally in job hunting. If your profile is strong... clear headline, professional photo, well-written about section, and posts that show your knowledge.. the chances of getting noticed by recruiters are much higher. Sometimes, your dream company might approach you directly because of your LinkedIn presence.



Books prepare you for exams, but LinkedIn prepares you for the profession. It is not just a social media platform; it is your career partner. So if you are a CA student, don't wait till you qualify. Start today. Build your learning, your network, and your personal brand here. Because in this journey, LinkedIn can be the extra edge that takes you ahead.



POWER OF SIPs: WHY SLOW INVESTING WINS

Most people think you need to invest a lot of money at the "right time" to become rich. But the truth is different: investing small amounts regularly through SIPs can create more wealth than trying to time the market. Here's why — explained in simply way

- **SIPs use the real power of compounding**

Compounding means:

- Your money earns profit
- That profit also starts earning profit
- Over the years, this becomes a big amount

A small SIP every month becomes a huge amount later because time helps your money grow again and again

- **You don't need to guess the right time**

1. Nobody can always predict when the market will go up or down but,
2. SIPs invest every month — in good times and bad times.
3. This makes your average buying price better over time, so you don't need to worry about timing.

- **SIPs control your emotions**

Human emotions make investing hard:

1. Fear makes us sell too early
2. Greed makes us buy too late

SIPs remove emotions because the money gets invested automatically every month. You simply stay disciplined.

- **You invest the same way you earn**

1. You get your salary every month. SIPs also invest every month.
2. This makes it easy to manage money without waiting to save a huge amount first.

- **Market ups and downs actually help you**

1. When the market falls, you buy more units.
2. When the market rises, your units grow in value.

So even the market's ups and downs work in your favour.

- **SIPs reduce risk over the long term When you invest for many years:**

1. Some months will be high
2. Some will be low
3. Some will be average

But overall, the risk spreads out and becomes smoother. This helps you build wealth more safely.

- SIP investors beat most “fast” investors People who try to:

1. Time the market
2. Buy and sell quickly
3. Look for shortcuts usually make more mistakes.

But SIP investors quietly earn better returns by staying consistent.

Conclusion:

SIP is like growing a tree.

You water it a little every month.

You don't worry about weather changes.

You just keep taking care of it.

And after years, it becomes strong and big.

Slow investing wins because consistency is more powerful than speed.



FROM 'I HATE BOOKS' TO 'BOOKS BUILT ME' - LIFE HAS HUMOUR.

I didn't grow up loving books. In fact, if I look back now, one of the biggest disadvantages of my childhood was that nobody ever made me understand the power of reading when it actually mattered. I wish someone had handed me a book early and explained what it could do to a person. But back then, I was just a kid from a small town in Rajasthan who barely touched his textbooks, let alone real books. Till the 10th standard, I only opened my books a day before the exam, and even that was just mugging for survival. I didn't realise that books could be anything more than a burden.

But life has its own way of surprising you slowly, without announcing anything. Today, when I look at my room filled with 50–60 books, each from a different genre, each holding a different story, I sometimes smile at how far I've come without even noticing when the change started. It didn't happen overnight. Reading didn't enter my life like a storm. It came quietly, like a warm breeze I didn't take seriously at first.

The first books I ever bought with my own money were *The Psychology of Money* and *Atomic Habits*. And honestly, when I began reading them, I had no idea what I was doing. I would underline random lines, feel inspired for a few minutes, close the book, and tell myself, "Good, I'm reading now." I thought that was enough. But reading is not something you feel in the first or second or even third book. It is something that grows on you. Reading is an iterative process, one that becomes valuable only when you start applying even a tiny part of what you read into your own life.

Slowly, I began to understand that there are actually two parts to every book: what the writer wants to tell you, and what your own life is trying to tell you through those words. It took me a second reading of *Atomic Habits* to finally understand the depth behind those simple lines, the small improvements, the identity shift, the idea of building systems instead of chasing motivation. From that book to every one of the fifty that followed, one thing became clear to me: books don't change you. You change yourself using the ideas that books gift you.

There was a time in my life when I had never woken up at 5 AM, not even once. Then I picked up *The 5 AM Club*. People think I started waking up early because I saw the title and got motivated. And honestly, that's true. That is exactly what happened. But motivation is not the enemy. If a book can push you to try something new, even for silly reasons, the outcome still matters more than the reason. That one book made me believe I could wake up early. And today, waking up early has become one of the best habits I have built, not because someone forced me, but because a book made me trust that I could do it

That's what reading does in the simplest way. It introduces you to people you've never met, experiences you've never lived, and ideas that never existed in your head before you read those pages. I didn't grow up with reading. I wasn't trained for it. But I'm grateful I found it eventually, even if late. It shaped who I am becoming every single day.

Two books that hit me particularly hard later were *Deep Work* and *Dopamine Detox*. Every student knows that moment when you sit to study, read for ten minutes, and suddenly your mind has gone somewhere else entirely, to your future wedding, to an imaginary trip, to some random thought that has nothing to do with your books. These books made me realise why that happens. They made me understand how the mind loves instant pleasure, how it quietly pulls you into distractions even when you don't want it to.

People often ask, “Where do you get the time to read?” But the truth is, I didn’t find extra time; I used the small pockets of time I already had. Living in Mumbai, with industrial training, audit work, and endless travel, my morning train rides became my reading classroom. Most days, I didn’t even get a seat. I would stand, hold the pole with one hand and my book or phone in the other, flipping pages while the train shook like a roller coaster. I started with e-books, but later shifted to physical books because there’s something special about highlighting lines and actually feeling the pages.

Later, when I joined the gym, people listened to music. Nothing wrong with that, music works beautifully for many. But for me, audiobooks became my gym partner. One hour of gym turned into one hour of learning. I knew I couldn’t remember everything I heard, but even retaining 40–60% of a good book changes the way you think.

Out of all the books I read during this phase, the one that stayed with me deeply was *Man’s Search for Meaning* by Viktor Frankl. It wasn’t motivational. It wasn’t preachy. It was raw perspective, the kind that shifts something in your bones. Everyone should read it at least once in their lifetime.

There is another part of my story that I rarely share. In school, I was a 60% student. Academics were never my strength. I even failed CA Foundation on my first attempt. But life has unexpected turning points. When I was preparing for CA Intermediate, I only had one non-academic book with me, *The Power of Your Subconscious Mind*.

I didn't even finish it fully. But somehow, the part I did read made me believe that I could clear CA Inter in the first attempt. That belief slowly became discipline. And I did clear it. Not because the book had magic, but because the right idea came at the right time.

This is why reading matters to me. Not because it fills your head with information, but because it gives you the right thoughts at the right time. I don't read only habit books or money books or psychology books. I read things that help me understand what I want from life, the next five years, the next ten years. Social media scatters us. Books bring us back to ourselves. Books remind us that attention is a skill, that self-control is a habit, that a slow mind is stronger than a distracted one.

Sometimes I feel we need to bring back that old culture where people actually read, reflected, had meaningful conversations, and met others to exchange ideas, not reels. I'm not saying reading will change your life overnight. But it will quietly change the way you live each day. That is enough.

I'm not competing with anyone. I don't want to keep anything only to myself. If something helped me, then maybe, somewhere, it can help someone else too. And maybe that's the real reason I'm sharing all this, because reading became the oil of my mind, and I believe every person deserves at least that one idea, that one perspective, that one book that shifts their life just a little.



SFIO - INDIAN AUTHORITY FOR CORPORATE FRAUD INVESTIGATION

INTRODUCTION: BEYOND ED, CBI AND CID

Many of us commonly hear about agencies like ED, CBI, CID or the Income Tax Department, and we naturally assume that these authorities look after every financial crime. But today, I want to discuss an authority that is directly connected with our profession and is extremely important in the corporate world. This authority is responsible for detecting and investigating the most serious and complicated corporate frauds in India. It is called the Serious Fraud Investigation Office (SFIO). For Chartered Accountants and CA students, SFIO is not just another government body—it is one of the closest to our field of study and work.

Usefulness of the SFIO Website for Chartered Accountants

The SFIO website is a valuable tool for Chartered Accountants as it provides authentic information on companies and directors involved in serious financial frauds, fund diversion, and accounting irregularities. Before entering into any professional engagement, a CA can quickly assess the risk profile of a company or director by checking SFIO's publicly available records. The site allows verification through SFIO » Investigation » Status of Investigations, which lists ongoing probes and the names of entities under scrutiny. Completed case summaries can be reviewed under SFIO » Reports » Investigation Reports, giving insights into fraud patterns and findings against specific companies. Additionally, SFIO » Press Releases » Prosecution / Conviction Updates provides details of charges filed, directors prosecuted, and conviction orders passed by courts. These official disclosures enable CAs to identify whether a company or director has a history of fraud or legal action, thereby helping them maintain professional skepticism, avoid high-risk engagements, and safeguard themselves from potential legal and reputational exposure.

Why SFIO Was Created

Corporate frauds are not like ordinary criminal cases. They involve complex accounting adjustments, shell companies, fabricated books of accounts, fund diversion, cross-border layering and professional manipulation. Normal police forces or general agencies do not have the financial expertise to understand such frauds. To address this gap, the Ministry of Corporate Affairs (MCA) established SFIO as a multidisciplinary office made up of Chartered Accountants, lawyers, cost accountants, IT forensic experts, economists, data analysts and corporate law specialists. Their combined knowledge helps the government uncover frauds that are technical, large-scale and damaging to the economy.

How SFIO Receives and Handles Cases

SFIO does not start investigations on its own. It only investigates cases that the Central Government assigns to it. These assignments are usually based on reports from the Registrar of Companies, whistleblower complaints, audit qualifications, Red Flags identified by SEBI or RBI, or alerts received from other agencies. Once a case is assigned, SFIO forms a dedicated team depending on the nature of the fraud. For example, digital frauds involve cyber experts, NBFC or banking frauds involve financial specialists, and legal violations involve law professionals. This multidisciplinary approach makes SFIO effective in handling complex matters.

Investigation Process: A Forensic Audit Approach

The way SFIO works is very similar to a detailed forensic audit. Officers go through company accounts, internal emails, bank statements, ledger entries, server data and related-party transactions. They also meet and examine directors, auditors, employees and anyone else connected to the company. Every financial entry or transaction is analysed carefully to understand the true picture. After months of investigation, SFIO prepares a detailed report for MCA. This report becomes crucial evidence in court and often forms the foundation for prosecution against fraudsters.

A Notable SFIO Success: The Satyam Computers Case

One of the best examples of SFIO's importance is the investigation of the Satyam Computers scam in 2009. When the company's chairman admitted that the financial statements were manipulated—showing inflated cash balances, false revenues and overstated profits—the government immediately handed the case to SFIO. The fraud was massive and required deep financial examination. SFIO uncovered the entire method of manipulation, including fake invoices, imaginary employees and fabricated bank statements. Their work helped restore investor confidence and prevented greater damage to India's corporate market. This case is still considered a landmark example of how SFIO prevents major financial disasters.

Why SFIO Matters to Chartered Accountants

SFIO is one of the few authorities where Chartered Accountants play a direct and essential role. Most cases require expertise in accounting, auditing, internal controls and financial analysis. CAs help identify fraud patterns, understand misreporting, detect fund diversion and examine whether companies have violated corporate laws. For anyone interested in forensic accounting, corporate governance or investigation-related work, SFIO offers practical exposure and deep learning.

Internship Opportunities for CA Students

One of the most attractive aspects of SFIO is the availability of internships for CA Inter and CA Final students. These internships allow students to work closely with officers and understand how investigations actually take place. Interns may assist with financial analysis, document review, preliminary examination, data compilation and research tasks. This kind of experience gives students a unique real-world understanding of corporate investigations—something that regular audit work cannot provide. Student can apply thorough SFIO official site which generally launches form for internship 2 times a year for 2 month's internship opportunity.

Stipend and Benefits for Interns

Internships at SFIO generally come with a monthly stipend. Short-term interns usually receive ₹7,000 to ₹10,000 per month, while long-term or specialised interns may receive ₹15,000 to ₹20,000, depending on government notifications

How Students Can Apply

SFIO releases internship notifications on the MCA website, SFIO's official website and the MyGov Internship Portal. Students generally need to submit their resume, academic details and a brief statement of purpose. Many CA students who complete this internship later move towards careers in forensic audit, corporate advisory, financial investigation or risk consulting.

Conclusion: A Gateway to Learning and Service

In today's corporate world, where frauds are becoming more advanced and technology-driven, SFIO plays a vital role in safeguarding transparency and strengthening governance. While agencies like ED and CBI investigate broader economic issues, SFIO focuses specifically on corporate and financial frauds—making it especially relevant for CA professionals. For CA students, understanding SFIO is not only educational but also inspiring, because it opens doors to a meaningful career in corporate investigations, forensic accounting and public service. Gaining knowledge about this body reminds us how powerful and impactful our profession can be when it comes to protecting the economy and society.



SLOW DECLINE OF THE DOLLAR: IS THE 'KING OF CURRENCIES' LOSING ITS CROWN?

For decades, we've learned about the U.S. dollar's dominance such as its historical legacy, economic strength, and role as the world's reserve currency, and these points remain valid, the dollar is still the most widely used currency, it does dominate global reserves,

In just the last 18 months, China and Russia completed \$240 billion in bilateral trade without using a single dollar (Russian Central Bank, December 2024). India purchased 1.2 million barrels per day of Russian oil, paying in rupees, dirhams, and yuan. Not in dollars (Reuters, September 2024). At the August 2024 BRICS summit in Kazan (Russia), leaders from 10 nations discussed reducing dollar dependence—not as a theoretical goal, but with concrete payment infrastructure already being built.

THE CRACKS IN THE CROWN

The dollar's dominance was never guaranteed by natural law but it was built on specific historical circumstances and maintained through economic and geopolitical influence. Today, those foundations are shaking.

Weaponization Through Sanctions: The U.S. has increasingly used dollar dominance as a geopolitical tool, imposing financial sanctions that cut countries off from the SWIFT payment system and dollar-based trade. The central bank has confirmed that about \$300 billion worth of assets have been frozen in the West. Total Russian foreign currency and gold reserves totalled \$612 billion at the time. Russia's exclusion from SWIFT following the Ukraine conflict accelerated its pivot to alternative payment systems. Other Nations watching this realize that dollar dependence makes them vulnerable not just economically, but politically. They understood that relying on a currency controlled by another nation carries significant risks.

Rise of Regional Alternatives: China's Cross-Border Interbank Payment System (CIPS) processed over RMB 175 trillion (approximately USD 24 trillion) in transactions in 2024, providing a credible alternative to SWIFT. India's Unified Payments Interface (UPI) is expanding internationally, with UAE, Singapore, and several other nations integrating it for cross-border transactions. It means that countries now have other ways to pay — and they're starting to use them.

According to SWIFT data from November 2024, only 76% of international payments were in dollars down from 84% in 2020 (SWIFT, Nov 2024). That 8-percentage-point shift in just four years represents trillions of dollars in transactions that have moved away from the dollar system.

The BRICS Factor: The BRICS nations (Brazil, Russia, India, China, South Africa) plus recent additions like UAE, Saudi Arabia, Egypt, and Iran represent over 45% of the world's population and contribute nearly 36% of global GDP. At their 2024 summit, discussions centered on reducing dollar dependence through increased trade in local currencies and exploring a BRICS common currency or payment mechanism. While a unified BRICS currency faces significant challenges like political differences, economic disparities, lack of deep capital markets. Although major economies are actively seeking alternatives.

INDIA'S STRATEGIC SHIFT

India's approach to de-dollarization is Practical and increasingly visible. The Reserve Bank of India has established rupee trade mechanisms with 22 countries, allowing businesses to settle transactions in Indian currency. Indian oil companies paid for Russian crude in rupees, dirhams, and yuan. Exporters are increasingly invoicing in rupees for trade with Southeast Asia and Africa.

For CA students and professionals, this means future client transactions may involve multiple currencies and regulatory frameworks which means it is a significant shift from the dollar-centric system we've known.

Understanding foreign exchange risk management, multi-currency accounting, and cross-border payment systems will evolve from specialized knowledge to baseline competency. Advisory opportunities will emerge for CAs who can guide businesses through currency diversification strategies. The professionals who understand these shifts early will provide strategic value beyond traditional compliance roles.

The Dollar Isn't Dead—But It's Declining

The U.S. boasts the world's largest economy at 26% of global GDP, combined with deep, liquid capital markets and strong rule of law. These structural advantages, built over decades, provide the dollar with network effects that competitors cannot easily replicate. The euro faces challenges from eurozone fragmentation, while the Chinese yuan remains constrained by capital controls and limited convertibility.

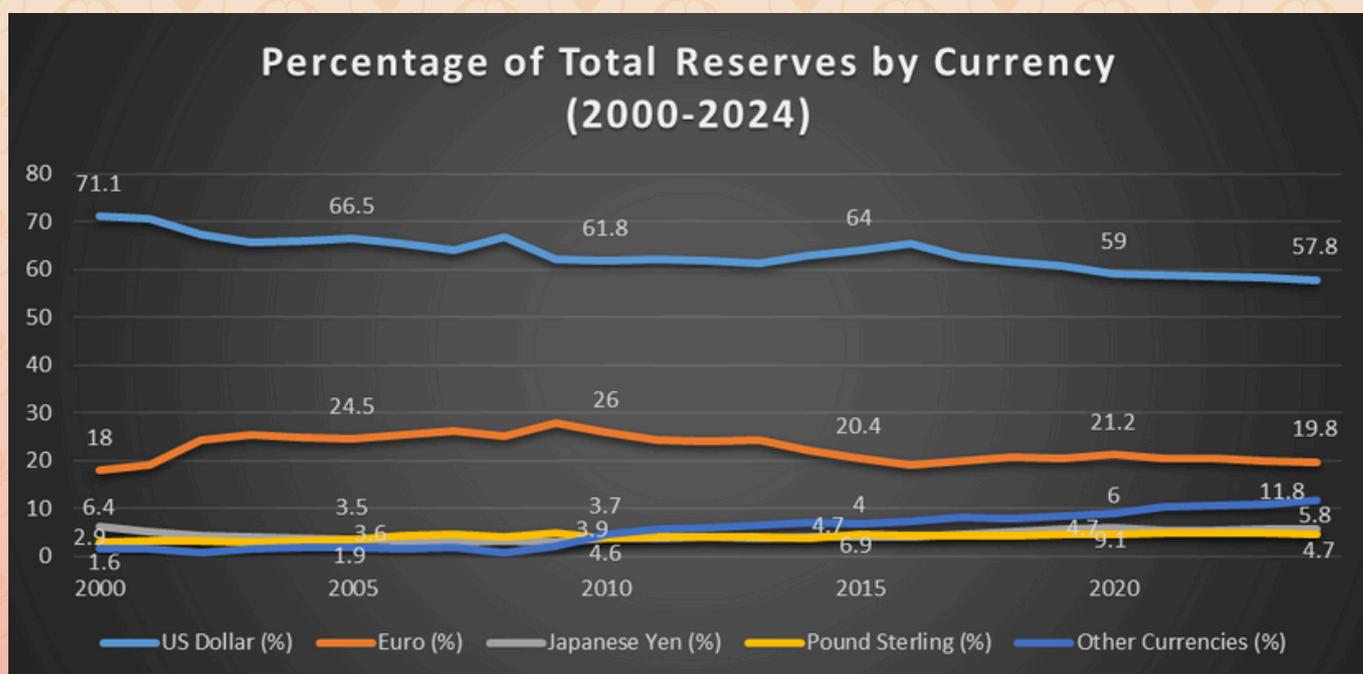
**Dollar's Share of Global Reserves
(2000-2024)**



The dollar remains dominant. It still accounts for roughly 58% of global foreign exchange reserves, approximately 88% of all foreign exchange transactions involve the dollar, and most commodities are still priced in USD. The dollar's network effects—its liquidity, the depth of U.S. financial markets, and decades of institutional infrastructure—won't disappear overnight.

However, dominance and monopoly are different things. The dollar is transitioning from monopoly to first-among-equals. Central banks are diversifying reserves, increasing gold holdings, and holding more yuan, euros, and other currencies. The dollar's share of global reserves has declined from over 70% in 2000 to 59% today—a gradual but consistent trend.

History reminds that the British pound's decline after World War II. The pound didn't collapse; it slowly ceased being the default global currency as the dollar rose. We're witnessing a similar multi-decade transition, not a sudden crash.



The Path Forward

The dollar's "slow death" is not its collapse but its normalization. It will remain important—perhaps even the most important single currency—but it will no longer be the only game in town. The monopolistic privilege enjoyed for decades is declining, replaced by a multipolar currency system where regional powers transact in their own currencies and global trade fragments along geopolitical lines.

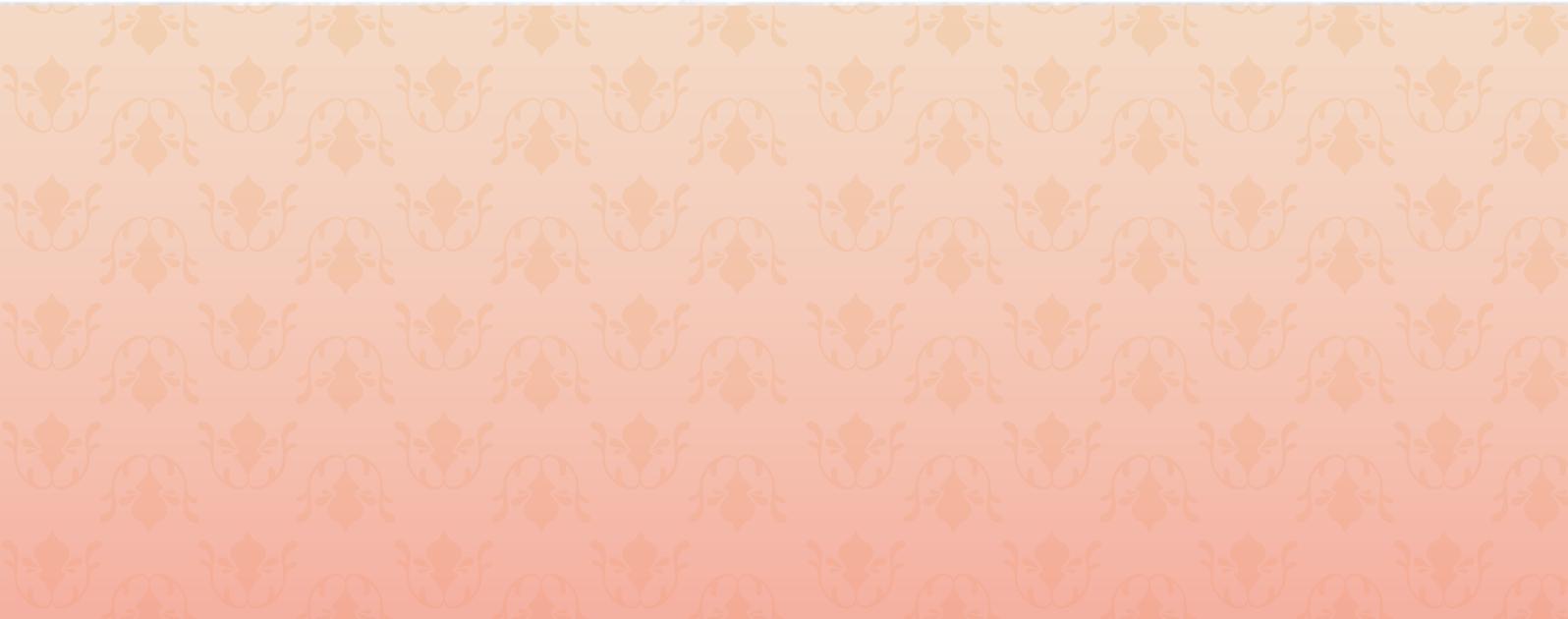
For India, this transition offers strategic opportunities. As the world's most populous nation and fifth-largest economy, India can leverage rupee internationalization, UPI expansion, and its position within BRICS to enhance economic sovereignty and reduce external vulnerabilities.

For professionals, the implications are clear: the comfortable certainty of a dollar-denominated world is ending. The future belongs to those who can navigate complexity, understand multiple currency systems, and adapt to a more fragmented but potentially more balanced global financial order.

Final Thoughts

The dollar is losing its crown—not in a dramatic collapse, but through a steady erosion of monopoly power. Nations are building alternatives, reducing dependence, and asserting monetary sovereignty. This isn't the end of the dollar, but it is the end of dollar dominance as we've known it.

As future Chartered Accountants, our role isn't just to record this transition—it's to help businesses and clients navigate it successfully.







EVENTS



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(Set up by an Act of Parliament)



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