



KONNECT

THE TIMES OF KHADAYATA

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Bhavin Shah

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Bhavin Shah is a self-made success in the stock market with over 20 years of experience in the financial sector and 12 years as a stock market trainer.

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IT IS ONLY THEN INTERNATIONAL WOMEN'S WEEK IS SAID TO BE TRULY CELEBRATED

YOGESH SHAH

In 1908, when 15,000 women descended onto the streets of New York, the seeds for celebrating International Women's Day had already been sown. At that time, women had to work long hours at very low wages and had not yet been granted the right to vote. Meanwhile, in Russia in 1917, amidst World War I, women demonstrated on March 8 for "bread and peace."

The national impact was so profound that within just four days the Tsar was forced to abandon the country. Even before these events, in 1903 in the United Kingdom, the Women's Social and Political Union had initiated the struggle for women's suffrage.

In America, women's rights activists like Clara Zetkin fought for women's rights; in 1910, at a conference held in Copenhagen, the issues and rights of women attracted worldwide attention, and it was suggested at the international level that every country should enact laws to celebrate Women's Day. Representatives from 17 countries embraced this proposal. From 1911 onward, many countries began **celebrating "Women's Day" on March 11**. Later, to express solidarity with the movement of poor and war-torn women in Russia, **March 8** was fixed as the date. **However, it**

was not until 1975 that the United Nations officially recognized it. (Source: BBC)

Even though in Europe and America, the conditions for women were far from satisfactory; one cannot ignore the lessons from India's past either. No point in living in glorious magnificent past of vedic era. It is clear that our society has long treated women as property and, for centuries, exploited them as if they were slaves. The notorious practices of forcibly marrying girls, forcibly making Sati, making them temple servants cum prostitute under the guise of 'devdasi,' and killing girl child by practice of 'dudhpiti', are parts of a stained history that cannot ever be forgotten. While our religion has exalted women by depicting them as goddesses to be worshipped, it has also established a system wherein only men are allowed to be Pujari and perform the rituals. When women themselves are considered mere property, how can they possibly have a share in their father's property? Yet, daughters can be exploited and married off to pay father's debt ! They were not be entitled to state rights after king's death, but they are often used to forge political alliances through marriage. No Senapati ever objected when a Rajrani or Rajkunvari was

abducted for political gain. In "Dhyutsabha", great figures such as Bhishma, Drona, and Kripacharya remained silent. Moreover, it is astonishing that in the Mahabharata war, the blame was ultimately placed on Draupadi by male ego!

Ink is not yet dried up of the unthinkable brutal news of raping a woman by calling her "Didi," as well as news of exploitation of four daughters by their father himself. Many such unthinkable, undigestible news has been recorded. It is only when every single man is involved in celebrating, can it truly be considered a genuine celebration of Women's Day.

Has anyone heard that Sarojini Naidu's birthday, on February 13, has been designated as National Women's Day?

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THE RISING MEDICAL COSTS: WHY HEALTH INSURANCE IS NO LONGER OPTIONAL

PURVI BHALAVAT

Healthcare costs are rising at an alarming rate, making medical treatment increasingly unaffordable for many. In this environment, having health insurance is not just an option but a necessity. It ensures access to quality healthcare without causing financial distress. This article explores why health insurance is essential and how it safeguards your financial well-being.

Medical inflation is outpacing general inflation, with hospital expenses, surgeries, and prescription drugs becoming significantly more expensive. Key pointers include:

Advanced Medical Technologies –

Modern treatments and high-end diagnostics come at a premium.

Increase in Chronic Illnesses –

Conditions like diabetes, heart disease, and cancer require long-term and costly care.

Hospitalization Expenses – A single hospital stay can cost lakhs, making it unaffordable without insurance.

A good health insurance policy ensures that you receive the best medical care without worrying about expenses.

It Covers:

Hospitalization Costs – Room charges, doctor fees, ICU expenses, and surgery costs.

Pre & Post-Hospitalization

Expenses – Expenses incurred before and after hospitalization, such as diagnostic tests and follow-up visits.

Daycare Procedures – Treatments that don't require extended hospital stays, like chemotherapy and dialysis.

Cashless Treatment – Direct settlement of hospital bills by the insurance company in network hospitals.

Types of Health Insurance Plans

Choosing the right plan depends on your needs. Here are the common types:

- Individual Health Insurance
- Family Floater Plan
- Senior Citizen Health Insurance
- Critical Illness Cover
- Group Health Insurance

Many people hesitate to buy health insurance, thinking it's an unnecessary expense. However, consider this:

A ₹10 lakh hospital bill can wipe out years of savings, while an annual premium of ₹10,000-₹15,000 provides financial protection. Medical loans or borrowing from family can create long-term financial strain.

Investing in a comprehensive policy ensures financial security during medical emergencies.

Real-Life Example

Mr. Shah, a 45-year-old businessman, delayed buying health insurance, thinking he was fit. A sudden heart attack led to hospitalization, costing ₹8 lakhs. Without insurance, he had to dip into his savings, affecting his financial stability. Had he bought insurance earlier, he could have received the same treatment without financial stress.

Conclusion

Health insurance is not just an investment but a necessity in today's world of rising medical costs. It ensures financial security and access to quality healthcare when needed the most. The sooner you buy a policy, the better the benefits.

Don't wait for a medical emergency—get insured today!

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अलमोल भेट

PRATIBHA SHAH

राणीसाहेबां, आज्जे ओझिसेथी आवता थोडुं मोडुं थरो. काले वेलेन्टाईन डे छे अेटले अपोरे पछी घरे आवी जईश. आपणे बने कालनी सांजने मन मूकीने माणीशुं. आज्जी सांज थोडां ठंतेजरमां वितावजे. अेटळुं कही अल्पाना कपाल पर वहालभरी यूम्मी भरी अशेष ओझिस जपा नीकल्यो. अशेषना गयां पछी अना प्यारमां तरभतर अल्पा विचारोनी दुनियांमां जोवाई गई. श्रीमंत पितानी अे अेकनी अेक हीडरी हती. अेनां रूपथी, अल्ट्रा मोर्डन वस्त्र परिधानथी अने तेनी वाडछटाथी कई केटलांय छोकराओ अेनी दोस्ती माटे कोलेजमां तरसतां हतां. भेरा अेनां हिलमां तो मध्यम वर्गनो पहा सुशील अने संस्कारी अशेष वसी गयो हतो. अेणे ज सामे यालीने अशेष साथे दोस्तीनो हाथ लंबाव्यो हतो. पछी तो अे दोस्ती प्रेममां परिवर्तित थई.

बने अेक मेकना प्रेममां सातमां गगनमां उडी रह्यां हतां. अल्प्यास पूर्ण थयां भाए अशेष हरीढाम थयो. अेनी बुद्धिमताने कारणे अने भोलवानी कुशणताने कारणे अेने भूज ज सारां अेवां पगारनी नोकरी मणी गई. भे ज वर्षमां तो अे भूज ठीयो आवी गयो. अने अेक शुभ हिवसे मारी साथे लग्नत्रिथी जोडाई गयो. अशेष ज्ञातो हतो के अेना मा-भाप इडियुस्त अने जूनवाणी छे. मा भापनी संभाण लई शकाय अने मारी स्वतंत्रताने वांधो न आवे. तेम ज भविष्यमां भटराग न थाय ते माटे पहेलेथी अेणे अेना घरथी थोडेक ज रूर अेक ल्हाडानो इलेट लई लीधो हतो. लग्न पछी तो अशेषनो प्रेम हिन प्रतिदिन वधतो ज गयो. मारी हर ईच्छा, हर याह अे पूरी करतो. मने राजनी राणीनी जेम रापतां हेमेशा राणीसाहेबा कहीने भोलावतो. मारा ज-भटिने, लग्नहिन अने वेलेन्टाईन डे अे छेल्वां पांय वर्षथी सरप्राईज भेट आपतो. अरे लग्ननां सो हिवस, असो हिवस, त्रहासो हिवस पहा अे उजवतो. अेनी दरेक भेट मारां माटे अमूल्य नजराणुं भनी रहेतुं. विचारोमां गरडाव अेनां मनमां थयुं के वेलेन्टाईन डे तो पति-पत्नी

बनेनो गणाय. लाव, आ वपते हुं अने कोई भेट आपुं. अेवी भेट के जे सर्व करतां यद्वियाती होय. अेवी अलमोल भेट कई होई शके अेना विचारोमां अे इरी पाछी जोवाई गई. कई केटलां ये विचार अेनां मनमां आवी गयां. केन्डल लाईट डिनर, सोनेरी पट्टावाणी घडियाण, सुंदर मजानी सोनानी वीई, पंच तारक होटलमां आभा हिवसनुं बुकिंग के पछी भे हिवसनी कोई रिसोर्ट नी मुलाकात. ना, ना आनां करतां तो घणुं भणुं वधु मने अशेषे आप्युं छे. कदाय आवी कोई भेटथी अशेष भुश तो थई ज्ञाय पहा अे भुशी क्षणिक होय. मारे तो अेने जिंदगीनुं संभारणुं भनी ज्ञाय अेवी भेट आपवी छे. अशेषने प्रिय अेवी कोई वस्तु ध्यानमां आवे तो अे लई अवाय अेवा विचारथी अेणे घरमां यारे भाजू नजर नापी. होलना अेक भूषामां पडेळुं वायोलीन जोईने अेनी आंभोमां यमक आवी गई. अेणे अेक सुंदर मजानुं वायोलीन लई आपवानुं नककी कर्युं. त्यां ज अेने याए आप्युं के अेनां मित्रोअे आ वपतनां अेना जन्मदिवसे वायोलीन ज भेट आप्युं हतुं जे हज सुधी अेणे भोक्समांथी भहार पहा कड्युं न हतुं. इरीथी अे विचारोमां जोवाई गई. अयानक ज कईक जोता अे भुशीथी उछणी पडी. अे भेट लाववानी पूर्व तैयारी करी अेनां काममां लागी गई.

वेलेन्टाईन डे नी अपोरे अशेषे दरवाजे घंटडी वगाडता ज अे दौडीने गई अने दरवाजे जोल्यो. लग्न पछी प्रथम वार अल्पाने साडीमां जोई अशेष स्तब्ध थई गयो. मनोमन विचारी रह्यो के ज्ञाणे स्वर्गथी कोई अप्सरा उतरी आवी छे. वहालथी अेने गणे लगाडतां कळुं "शुं वात छे राणीसाहेबा? भूज ज मूडमां लागो छो? याल, आंभ बंध कर अेटले तने आज्जी भेट..." अशेषने अटकावीने अल्पाअे वच्येथी ज कळुं "उंहु, आज्जे मारे तमने पहेलां भेट आपवी छे. यालो, जल्दीथी तैयार थई ज्ञाय. अही नजुकमां ज जवानुं छे." अल्पानी वातने आनंदथी वधावी लेतां अशेषे कळुं "जो हुकम राणीसाहेबा!" अने थोडीवारमां अे बने

तैयार थईने भहार नीकल्यां. अशेषे मजकमां कळुं "राणीसाहेबा, भेट भहु भारेभम तो नथी ने? माराथी ठीयकारो ने?" अल्पाअे गंभीरताथी कळुं "अशेष, भेट भारेभम तो नथी पहा भहु ज अमूल्य छे. अशेष, आज्जी आपणे ममी पप्पानी साथे ज रहीशुं. भलेने अे लोको जूनवाणी ने इडियुस्त होय. हुं तेमने संपूर्ण अनुकूल थईने हीकरीनी जेम ज रहीश. घर नानुं छे तो शुं थयुं आपणे हिल मोट्टे रापीने तो ज्ञुवी ज शकीअे ने?" अशेषने अल्पामां अप्सरा ना नही पहा हवे देवी नां दर्शन थयां. अेनी आंभो आंसुथी छलकाई गई. अेणे अेणे कळुं "अल्पा, तारी भेट साये ज अमूल्य छे." ने पछी गजवामांथी अेक यावी काढीने अल्पाना हाथमां मूडतां अेणे कळुं "राणी साहेबा, आ तमारो सेवक तमने अेक सरप्राईज भेट आपवा मांगतो हतो. ओझिसमांथी थोडी लोन लई अने बाकीनां आपणी भयतना पैसामांथी भे डेडमनो अेक इलेट लीधो छे. तारी भेट अमूल्य भनी ज्ञाय अेटला माटे ज कदाय ईश्वर मने भे भेडमनो इलेट लेवानी प्रेरणा करी हरो. तने भताव्या वगर लीधो छे पहा मने जातरी छे के तने गमशे ज" अेटलामां तो ममी पप्पा नुं घर आवी गयुं. पुत्रवधुने साडीमां जोईने बने भुश थई गयां. अने ज्यारे बनेअे पगे लागीने ममी पप्पाने कळुं "हवे आपणे साथे रहीशुं अने ननुं घर तैयार थई जतां त्यां भदली करी दईशुं." त्यारे तो तेमनी भुशीनो पार न रह्यो. अहोभावथी पुत्र अने पुत्रवधु सामे जेतां अशेष नां पप्पाअे पत्नीना गाल पर टपली मारतां कळुं "उभी छे शुं? लापसी मूक. आपणे बधां साथे जाईशुं."

वेलेन्टाईन डे नी साथे मातु-पितु पूजन हिवस पहा उजवाई गयो. वातावरण प्रेमनी सुगंधथी महेकी उठ्युं.



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THE POWER OF COMMUNITY: HOW YOUNG KHADAYATAS CAN SUPPORT

DR RAJENDRA BHALAVAT

The strength of any community lies in its people. For the Khadayata community, unity, mutual support, and cultural pride have always been key pillars of success. As the younger generation (20-40 age group) steps into leadership roles, businesses, and social initiatives, there is an incredible opportunity to support and uplift each other while maintaining the essence of our traditions. Here's how young Khadayata can contribute to and benefit from a strong, connected community.

Strengthening Business & Professional Growth

One of the biggest advantages of a close-knit community is professional networking and business collaboration. Young individuals can:

- Leverage community business directories to connect with service providers and clients within the community.
- Attend networking events and business forums organized by the Khadayata Samaj to share insights and create opportunities.
- Offer mentorship to fresh graduates or aspiring entrepreneurs, ensuring that the next generation gets the right guidance.
- Promote and support community-run businesses by choosing local vendors, service providers, and brands.

Encouraging Cultural & Social Engagement

Community bonding isn't just about business—it's about relationships, traditions, and shared experiences. Can have a active role in:

- Organizing and participating in cultural

events such as Navratri, Diwali, and traditional get-togethers.

- Volunteering for Samaj activities, such as charity drives, blood donation camps, and educational programs.
- Encouraging younger members to learn about Khadayata history, traditions, and language to preserve cultural identity.

Fostering Personal Development and Growth

Beyond professional and cultural involvement, the community plays a vital role in personal development. Young members can uplift each other by:

- Forming interest-based groups, such as book clubs, fitness groups, and startup incubators, to foster collective growth.
- Promoting mental health awareness and creating safe spaces where individuals can seek guidance without fear of judgment.
- Encouraging educational excellence by organizing scholarship programs and knowledge-sharing sessions.

Strengthening Community Networking & Unity

With the rise of digital platforms, staying connected has never been easier. Young Khadayata can:

- Utilize WhatsApp groups, LinkedIn, and community websites to stay informed about events, job openings, and social initiatives.
- Share achievements and success stories to inspire others and build community pride.
- Work together to address common challenges, whether in business, education, or social well-being.

Conclusion:

A thriving community is built on the foundation of mutual support, cultural pride, and progressive thinking. Young Khadayatas have the power to not only uphold traditions but also drive modern advancements within the community. By actively engaging in business networks, cultural programs, personal growth initiatives, and digital platforms, they can create a vibrant and supportive ecosystem that benefits all.

The stronger the community, the greater the opportunities for every individual to flourish.

અમેરિકા તગેડી મૂકે છે: ભારત પાસે જગ્યા નથી.

LATA SHAH

અમને સાંકળ બાંધીને લાવવામાં આવ્યા... અમને વોશિંગ્ટન પહોંચવા દેવાની છૂટ ના આપી... અમારી સાથે અપરાધી જેવો વર્તાવ કરવામાં આવ્યો... આ બધી ફરિયાદો સાથે અમેરિકાથી આવેલો ભારતીય ઈલિગલ ઈમિગ્રન્ટ્સની પહેલી બેચ એમનાં શહેરોમાં-ઘરોમાં સેટલ થવાનો પ્રયાસ કરી રહ્યા છે, ત્યારે એક સવાલ એવો ઊઠે છે કે, કોઈપણ દેશમાં ગેરકાયદે રહેનાર માણસને જો એ દેશ કાઢી મૂકે તો ગેરકાયદે દાખલ થયેલા અને ત્યાં ટકી ગયેલા લોકોને ફરિયાદ કરવાનો અધિકાર છે? છેલ્લાં કેટલાંય વર્ષોથી 'વિઝિટર વિઝા', 'પી-ટી', 'એચ 1 બી' અને 'સ્પન્ડન્ટ વિઝા' પર અમેરિકા જવાનો એક ગોરખદંધો ચાલી રહ્યો છે. એક ડોલરના 80-અને હવે, 87 સુધી પહોંચેલો ભાવ ભારતીય સહિત અનેક લોકોને આકર્ષે છે. કમાવા માટે અમેરિકા જનારા આ બધા લોકો 20 વર્ષ સુધી પાછા ન આવ્યા હોય એવા દાખલા મોજૂદ છે... વૃદ્ધ માતા-પિતા, યુવાન થઈ ગયેલાં સંતાનોને એમણે વર્ષો સુધી જોયાં ન હોય એવી કમાણીને અંતે કોણ વાપરશે, એવો સવાલ એકવાર એમનું મન કે આત્મા નહીં પૂછતા હોય?

ભારતમાં બેરોજગારી અને ગરીબી છે. હાઈલી ક્વોલિટી ડેવલપમેન્ટ લોકોને મળવા જોઈએ એટલા પગાર અને આદર મળતા નથી, સાથે જ અહીં જે જીવનધોરણ છે એમાં કરપ્શન અને તક તથા હકના અનેક સવાલો છે, જેને કારણે આ દેશના યુવા ભારત છોડીને બીજે વસવાટ કરવા લાગ્યા છે. સામે સવાલ એ છે કે, ગેરકાયદે ક્યાંય પણ વસવું-કમાવું કેટલા અંશે યોગ્ય છે? આપણને ટ્રમ્પ પર ગમે એટલો ગુસ્સો આવે, પરંતુ આ પહેલાં પણ જો બાયડેને 1100થી 1300 જેટલા લોકોને ડિપોર્ટ કર્યા હતા. એમની રીત કદાચ, આટલી કડક નહોતી, પરંતુ ડિટેન્શન અને ડિપોર્ટશનનું કામ અમેરિકામાં દર વર્ષે થાય છે કારણ કે, માત્ર ભારત જ નહીં, મેક્સિકો, યાઈના અને એશિયાના દેશો (થર્ડ વર્લ્ડ કન્ટ્રી)માંથી અનેક લોકો અમેરિકાના આકર્ષણમાં ફસાઈને ત્યાં પહોંચે છે. ત્યાં પૈસા છે, જીવનધોરણ છે, સવલતો છે-ટૂંકમાં. એક બહેન જીવન છે, એની ના નથી, પરંતુ સામે સવાલ એ છે કે, ત્યાં પહોંચતા ભારતીયો (ખાસ કરીને, ગુજરાતીઓ) શરૂઆતમાં જે પ્રકારની જિંદગી જીવે છે એ જાણીએ તો સમજાય કે ડોલર કમાવા સહેલા નથી. 'સબવે', 'ડકીન', 'કન્વિનિયન્સ સ્ટોર્સ', પેટ્રોલ સ્ટેશન અને ખાસ કરીને, મોટેલથી શરૂ કરીને જે કોઈ બિઝનેસ ચાલે છે એમાં

લઘુત્તમ વેતનથી ઓછા પૈસા મળે-કામના નિશ્ચિત કલાકો કરતાં વધુ કામ કરવું પડે, એકથી વધુ નોકરીઓ કરવી પડે અને છતાં ગમે ત્યારે પકડાઈ જવાનું-ડિટેન કે ડિપોર્ટ થવાનો ભય માથે તોળાતો રહે.

અમેરિકામાં કદાચ સેટલ થઈ જાય તો પણ જીવન સરળ નથી. ત્યાંની ટેક્સ પદ્ધતિ, સોશિયલ સિક્યુરિટી અને કાયદા બહુ જુદા અને કડક છે. નવાઈની વાત એ છે કે, આ જ ભારતીયો ત્યાં જઈને કાયદા પાળે છે, ટેક્સ ભરે છે અને ગાડી વ્યવસ્થિત ચલાવે છે-

ડિફોલ્ટ કરતા નથી. આપણે આપણા દેશમાં રહીને જો આ જ રીતે કાયદા પાળીએ, ટ્રાફિકનું નિયમન કરીએ કે લાઈનમાં ઊભા રહેવાથી શરૂ કરીને શૌચાલય યોજનાં રાખવા સુધી એક સારા નાગરિકની જેમ વર્તીએ તો અહીં પણ, એક સારું જીવનધોરણ ઊભું કરી શકાય... હા કે ના?

આપણે બધા ગોરી ચામડીથી આકર્ષાયેલા, પશ્ચિમથી અંજાયેલા લોકો છીએ. આ દેશ પાસે જે કંઈ છે, સંસ્કૃતિ, સભ્યતા, ભાષા, વૈવિધ્ય અને કલા... એ તરફ જોવાની આપણને કુરસદ નથી કે પછી રસ પણ નથી. એક એવો સમય શરૂ થયો છે જેમાં પૈસા સિવાયની કોઈ બાબતમાં કોઈને રસ નથી. પૈસા સગવડ ખરીદી શકે છે, પાવર આપે છે, પૈસાથી સત્તા અને સરકાર પણ એકવાર ઝૂકી જાય એવું માનનારા લોકોની સંખ્યા આ દેશમાં વધતી જાય છે, જે આપણું દુર્ભાગ્ય છે.

ટ્રમ્પ હોય કે બીજા કોઈ પણ રાષ્ટ્રપતિ, પોતાના દેશના લોકોને વંચિત રાખીને ગેરકાયદેસર રીતે દેશમાં પ્રવેશીને ધૂમ કમાઈ રહેલા લોકોનો વિરોધ કરે એ સ્વાભાવિક અને સાચું નથી?

જોકે, સમસ્યા એમાં પણ છે કારણ કે મૂળ અમેરિકન્સ આળસુ છે. સરકાર એમને બેરોજગારીનું ભથ્થું આપે છે, ઘર અને ટ્રાંસપોર્ટની કુપન આપે છે, આ બધા પછી એમણે કામ કરવાની જરૂર નથી! વિદેશથી કમાવા આવેલા લોકો કાળી મજૂરી કરે છે, કોઈ પણ કામ કરવા તૈયાર છે જેને કારણે અમેરિકન ઈકોનોમીના એક આખા વચલા લેયર માટે આ લોકો સૌથી મોટું સાધન પુરવાર થાય છે. ગેરકાયદે હોવાને કારણે એમને સોશિયલ સિક્યુરિટી, મેડિકલ, કે બીજી કોઈ સવલત સરકારે આપવી પડતી નથી.

નોકરીએ રાખનાર વ્યક્તિએ પણ મિનિમમ વેતન કે બીજા કોઈ નિયમો પાળવા પડતા નથી એટલે આવા ગેરકાયદે દાખલ થયેલા લોકો ખૂબ આરામથી ગોઠવાઈ શકે છે... હવે, જો ટ્રમ્પ સહુને કાઢી મૂકશે તો આ મહેનત કરનારો આખો વર્ગ અમેરિકામાંથી ફૂંકાઈ જશે! અમેરિકામાં કાયદેસર રહેતા ભારતીય-ખાસ કરીને, ગુજરાતીઓને એમના બિઝનેસ માટે માણસોની જરૂર પડશે એ ક્યાંથી આવશે? મેક્સિકન્સ પાસે એવી આવડત નથી જે ભારતીય-ગુજરાતી પાસે છે... બીજો સવાલ એ છે કે, જે લોકો પાછા આવશે એ આ દેશમાં શું કરશે? હજારો-લાખોની સંખ્યામાં પાછા ફરેલા લોકો માટે રોજગારી-નોકરીઓ આ દેશ આપી શકશે?

કોઈ એક ટ્રીટી, અમેરિકન સરકારની તમામ શરતો માની લઈને જો સમાધાન કરવામાં આવશે તો કદાચ, આવનારા દિવસોમાં મીડિયા 'ભારતીયો પાછા નહીં આવે: ટ્રમ્પ માની ગયા'ના સમાચાર ચગાવશે. આપણે પણ આ સમાચાર વાંચીને સરકારની સફળતા પર ખુશ થઈ જઈશું... પરંતુ, એને માટે કરવામાં આવેલા સમાધાનની કિંમત પણ આપણે જ ચૂકવવાની છે એ વિશે કોઈ વાત નહીં કરે.

આપણે સૌ આંખ મીંચીને વર્તવા ટેવાયેલા, પ્રમાણમાં બેવકૂફ કહી શકાય એવા લોકો છીએ. પૈસા કમાવા માટે ઘર-જમીન વેચીને, લાખો રૂપિયાનું દેવું કરીને અમેરિકા ગયેલા લોકો ધીમે ધીમે દેવું ભરી રહ્યા છે ત્યારે જો એમણે પાછા આવવું પડશે તો અહીં એ આ દેવું કંઈ રીતે ચૂકવશે? જો નહીં ચૂકવી શકે તો બેઈમાની-ફોડ સિવાય એમની પાસે કયો રસ્તો બાકી રહે છે?

આજે જ્યારે આટલી સાઈબર ક્રાઈમે માઝા મૂકી છે ત્યારે અમેરિકાથી પાછા ફરેલા આ લોકો પોતાને માટે આજીવિકા કઈ રીતે શોધશે એ સવાલનો જવાબ ભારતીય સરકારે આપવો રહ્યો...



CS Vedit Narsana is a Fellow Member Of ICSI Having 12 Years Of Experience In Practice Serving Over 250 Corporates, He is also a Financial Planner guiding his clients to create wealth through Mutual Funds, Stocks and other Investment Options.

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Corporate Compliances

- A) Company and Llp Formation
B) Yearly Compliances of Above

Start Ups:

- A) Start Up Funding
B) Start Up Certificate (DPIIT)

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HIGHLIGHTS OF THE INCOME TAX BILL, 2025

DR. CA CHAITANYA SHAH

The Indian government has introduced the Income Tax Bill, 2025, a significant overhaul of the existing tax framework aimed at simplifying tax laws, improving compliance, and fostering economic growth. (The No of words, as I understand are reduced to less than 50% as compared to current law with very simple language). This bill seeks to replace the **Income Tax Act, 1961**, modernizing the tax regime to align with evolving financial and digital landscapes. Below is an analysis of the key provisions and expected impact of the Income Tax Bill, 2025.

1. Introduction of a Unified Tax Regime

One of the most notable reforms in the new bill is the establishment of a **single, simplified tax regime**. The bill eliminates various exemptions and deductions, making tax filing more transparent, simple and straightforward. The new regime, which is now the default, offers revised income tax slabs:

- Income up to ₹2.5 lakh – Nil
- ₹2.5 lakh to ₹7 lakh – 5%
- ₹7 lakh to ₹10 lakh – 10%
- ₹10 lakh to ₹15 lakh – 20%
- Above ₹15 lakh – 30%

2. Capital Gains Tax Reform

The bill introduces a **uniform tax structure** for capital gains,

removing inconsistencies across different asset classes. The new framework:

- Applies a **flat tax rate** based on asset categories.
- Eliminates multiple holding period classifications.
- Introduces a **single indexation mechanism** for long-term capital gains.

3. Increased Standard Deduction

To provide relief to salaried individuals and pensioners, the **standard deduction has been increased** to ₹60,000. This change aims to ensure parity between different income groups while keeping compliance simple.

4. Digital Economy and Compliance Measures

The new bill strengthens tax compliance, particularly in the digital economy, by:

- Expanding **TDS/TCS** provisions for high-value digital transactions.
- Introducing AI-driven assessments to reduce human intervention in tax scrutiny.
- Enhancing **faceless tax assessments and e-verification**.

5. Corporate Tax and Startup Incentives

To encourage business growth and

investment, the **corporate tax structure has been simplified**:

- The corporate tax rate for domestic companies is **capped at 22%**.
- Special tax incentives are provided for **startups and MSMEs**.
- Removal of **Dividend Distribution Tax (DDT)**, shifting tax liability to shareholders.

6. Rationalization of Exemptions and Deductions

The bill streamlines tax exemptions, eliminating outdated deductions while retaining essential benefits such as:

- Exemptions for **retirement benefits**.
- Deduction for **home loan interest and education loans**.
- Revisions to **80C and 80D deductions** for insurance and investments.

7. Taxation of Foreign Income and Global Compliance

To align with international tax norms, the bill introduces:

- A revised framework for **taxing foreign income** of Indian residents.
- Compliance with **OECD's BEPS (Base Erosion and Profit Shifting) guidelines**.
- Strengthened anti-avoidance

measures to curb offshore tax evasion.

8. Higher Tax Rebate under Section 87A

The bill enhances the rebate for small taxpayers, making income up to **₹7 lakh tax-free** under the new tax regime, benefiting middle-income earners.

9. Taxation of Digital and Crypto Assets

With the rise of digital transactions and cryptocurrencies, the bill proposes:

- A **30% tax** on income from digital assets.
- A **1% TDS** on crypto transactions exceeding specified limits.
- Clear classification of **virtual digital assets (VDAs)** under taxable income.

10. Strengthened Penalties for Non-Compliance

The bill introduces stricter penalties for tax evasion, misreporting, and non-disclosure of assets. Key changes include:

- **Higher fines for late tax filings.**
- Increased scrutiny of **high-value transactions.**
- **Automated notices** for discrepancies in reported income.

11. Key Advantages of the Income Tax Bill, 2025 Over the Old Act

The **Income Tax Bill, 2025** introduces several advantages over the previous Income Tax Act, 1961, making the taxation system more efficient, transparent, and taxpayer-friendly. The key benefits include:

- **Simplification of Tax Structure:** The bill eliminates outdated exemptions and deductions, making tax filing more straightforward.
- **Lower Tax Burden for Middle-Income Earners:** Enhanced rebate under Section 87A and increased standard deduction provide greater relief to salaried individuals and pensioners.
- **Uniform Capital Gains Taxation:** A streamlined capital gains tax structure removes the complexities of multiple holding periods and tax rates.
- **Encouragement for Digital Economy:** Strengthened compliance for digital transactions and crypto assets ensures better tax collection and reduces evasion.
- **Business-Friendly Corporate Taxation:** Lower corporate tax rates and startup incentives boost economic growth and investment.
- **Global Tax Compliance:** Alignment with OECD's BEPS framework enhances India's global tax credibility and reduces tax avoidance.
- **Enhanced Technology-Driven**

Assessments: AI-driven tax scrutiny and faceless assessments reduce manual intervention and corruption.

- **Stronger Anti-Tax Evasion Measures:** Stricter penalties and automated notices improve compliance and deter tax evasion.

Conclusion

The **Income Tax Bill, 2025**, represents a significant shift toward a more streamlined, digital-first, and compliance-oriented tax system. By simplifying tax slabs, removing complex deductions, and strengthening enforcement measures, the bill aims to make tax compliance easier while ensuring fairness across income groups.

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GLIMPSES OF KCBF'S PICNIC AT REGENTA PLACE, IGATPURI



WHY KHADAYATA RATNA ?

KCBF – Konnect eBulletin Team has introduced the column of “**Khadayata Ratna**” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “**Role Model**” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha, Aravalli etc. Within

this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

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Release Date: First Week of Every Month; **Frequency:** Monthly

Please send in your article / content before the 25th of the preceding month to be published in the ebulletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under “Khadayata Ratna” - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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