



ICAI Global Career E-Kit KUWAIT

A guide for Indian Chartered Accountants relocating to, or already working in, the State of Kuwait.
Prepared by the Kuwait Chapter of The Institute of Chartered Accountants of India.

2026 Edition | Information as on 30 September 2026



The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

Kuwait Chapter | www.icaikw.org | secretary@icaikw.org

Table of Contents

No.	Section	Contents
01	About ICAI	Motto, vision, mission, ICAI in numbers, ICAI's overseas Chapters
02	ICAI Leadership	The President and the Vice President info
03	ICAI Kuwait Chapter Leadership	Executive Committee and Messages from the Chairperson & Vice Chairperson
04	Kuwait at a Glance	Country facts, demographics, India and Kuwait, climate, customs, landmarks
05	Economic Environment	Oil and sovereign wealth, key indicators, Vision 2035, tax regime, regulators
06	Accountancy Profession	Legal framework, IFRS, audit licensing, where Indian CAs work
07	Visa, Work Permit and Residency	Visit visas, the relocation journey, residency categories, fees and fines
08	Employment Regulations	Kuwait Labour Law essentials for private sector employees
09	Living in Kuwait	First 30 days, banking, housing, schools, healthcare, driving, government portals
10	Embassy of India	Contact details, consular application centers and services
11	About the Kuwait Chapter	Twenty years, objectives, activities, Executive Committee 2026-27
12	Information Resource	MoUs and MRAs, member FAQs, articleship abroad, ICAI contacts, Arabic phrases
13	References	Sources relied upon and disclaimer

Important notes

- This E-Kit is prepared to furnish members with the information they may need on arriving in Kuwait to take up employment or set up a professional practice. The contents should be read in conjunction with the regulations and laws in force in Kuwait and are not a substitute for them.
- Socio-economic parameters change constantly. Information is as on 30 September 2026. Readers should confirm current facts with the concerned authorities before taking any decision.
- The document is for internal circulation to ICAI members, to give an overview of the Chapter and to guide members.
- Each country has distinct visa requirements for professional and business engagements.
- This document does not promote Kuwait for practice or employment. The benchmark of success differs between members depending on skills, aptitude and professional dexterity.

About this edition

This edition follows the standard ICAI Global Career E-Kit structure used across ICAI's overseas Chapters and updates the earlier ICAI Kuwait E-Kit. Facts have been verified against the ICAI website, the ICAI Kuwait Chapter website and official Kuwaiti and Indian sources; each is listed in the References section.



01 About ICAI

ICAI Motto

Ya esa suptesu jagarti kamam kamam Puruso nirmimanah | Tadeva sukram tad brahma tadevamrtamucyate | Tasminloka sritah sarve tadu natyeti Kascan | etad vai tat ||

That person who is awake in those that sleep, shaping desire after desire, that, indeed, is the pure. That is Brahman, that, indeed, is called the immortal. In it all the worlds rest and no one ever goes beyond it. (Source: Kathopanishad)

ICAI Vision	ICAI Mission
ICAI becomes the World's leading accounting body, a regulator and developer of trusted and independent professionals with world class competencies in accounting, assurance, taxation, finance and business advisory services.	ICAI will leverage technology and infrastructure and partner with its stakeholders to: impart world class education, training and professional development to create global professionals; develop an independent and transparent regulatory mechanism that keeps pace with changing times; ensure adherence to the highest ethical standards; conduct cutting edge research in accounting, assurance, taxation, finance and business advisory; and establish ICAI members and firms as Indian multinational service providers.

ICAI in numbers (September 2026)

15 lakh+ members and students; the world's largest professional accountancy body	5 Regional Councils in India	186 branches across India	55 overseas Chapters, with Ohio (USA) added in July 2026
30 overseas representative offices	85 cities with ICAI presence abroad	47 countries	1949 established under the Chartered Accountants Act

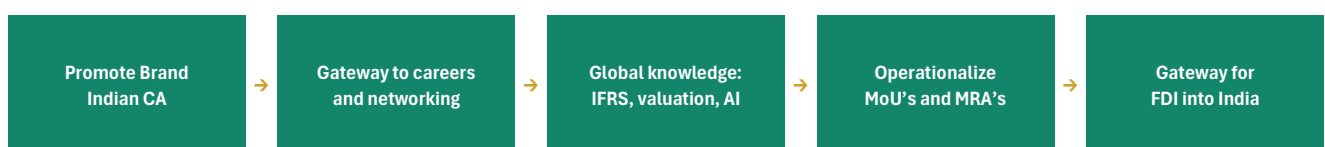
The ICAI: an overview

The Institute of Chartered Accountants of India (ICAI) is a statutory body established under the Chartered Accountants Act, 1949 for the regulation and development of the profession of Chartered Accountancy in India. It functions under the administrative supervision of the Ministry of Corporate Affairs, Government of India. The affairs of ICAI are managed by a Council under the Act and the Chartered Accountants Regulations, 1988; the Council comprises 40 members, 32 elected by members and 8 nominated by the Central Government. The 26th Council elected CA. Prasanna Kumar D as the 74th President and CA. Mangesh Pandurang Kinare as Vice President for 2026-27, with effect from 12 February 2026.

Activities at a glance

Regulation	Knowledge	Service
Regulator of the CA profession; standards setter; disciplinary mechanism	Education and research; Continuing Professional Education; international initiatives	Services to Government and stakeholders; corporate governance; public finance

How overseas Chapters aid ICAI's success story



02 ICAI Leadership

President and Vice President, ICAI (2026-27)



CA. Prasanna Kumar D

President, The Institute of Chartered Accountants of India (2026-27)

74th President of ICAI. A Chartered Accountant since 1984 and Fellow Member, he has served on the 24th, 25th and 26th Central Councils, chaired the Visakhapatnam Branch (2001-02), served on the Southern India Regional Council (2007-16), represented ICAI at SAFA, PAFA and AFA forums, and served as Vice President in 2025-26.

[ICAI - The Institute of Chartered Accountants of India](#)



CA. Mangesh Pandurang Kinare

Vice President, The Institute of Chartered Accountants of India (2026-27)

Fellow Member with over three decades in accounting and taxation, serving his third term as a Central Council Member. Former Chairman of the Western India Regional Council, of the Professional Development Committee and of the Committee on Public and Government Financial Management.

Purpose of the Global Career E-Kits, as stated by ICAI

ICAI prepares Global Career E-Kits so that members exploring employment or professional opportunities abroad can establish a preliminary interface with the jurisdiction: an overview of the country, its demographics and economy, the accountancy profession and employment opportunities, articleship and placement, and the local Chapter's management committee and contacts. The Institute records its gratitude to the Managing Committees of its overseas Chapters for compiling this information.

03 ICAI Kuwait Chapter Leadership

Executive Committee 2026-27

Position	Name	Email
Chairperson	CA. Venkata Ramana Badida	chairman@icaikw.org
Vice Chairperson	CA. Sweta Chipra	vice-chairman@icaikw.org
Secretary	CA. Firoz Ali	secretary@icaikw.org
Treasurer	CA. Ketan Puri	treasurer@icaikw.org
Executive Committee Member	CA. Umesh Soni	umeshsoni476@gmail.com
Executive Committee Member	CA. Andaleeb Girkar	andaleeb_g@hotmail.com
Executive Committee Member	CA. Vipin Sharma	vipin.sharma@protivitiglobal.me
Executive Committee Member	CA. Jatin Bagaria	bagariajatin@gmail.com
Executive Committee Member	CA. Manish Chaturvedi	contactmanisht@gmail.com
Executive Committee Member	CA. Joseph Peter Cheruvathoor	josephpeterc2@gmail.com



Chairperson's Message



CA. Venkata Ramana Badida

Chairperson, ICAI Kuwait Chapter (2026-27)

15th Chairperson of the Chapter

“Knowledge creates awareness, awareness builds confidence, and confidence opens doors to opportunity.”

In an increasingly interconnected professional world, opportunities extend far beyond geographical boundaries. However, pursuing a career in a new country comes with its own set of challenges. For aspiring Chartered Accountants, possessing technical qualifications alone may not be sufficient. Understanding the local business environment, regulatory framework, employment practices, cultural nuances, and expectations of employers is equally important.

Globalisation, technological advancements, evolving regulatory requirements, and changing employer expectations have transformed the way professionals build their careers. For those aspiring to work in Kuwait and the wider Gulf region, the challenge often lies not merely in identifying opportunities, but in understanding how to prepare for them, adapt to a new professional environment, and position themselves for long-term success is an important first step.

The **Global Career Kit**, published on the ICAI Kuwait Chapter website, is a valuable initiative designed to bridge the gap between aspiration and opportunity. It serves as a practical guide for those who wish to explore career prospects in Kuwait, understand the local professional environment, and familiarise themselves with the region’s business culture, regulatory landscape, and career expectations.

As a professional fraternity, our responsibility goes beyond serving our members; it also lies in guiding and empowering the next generation of professionals. Through this initiative, we aim to provide aspiring Chartered Accountants with a clearer perspective, help them make informed career decisions, and prepare them to navigate the opportunities and challenges of working in Kuwait.

I encourage all aspiring CAs, young professionals, and those considering an international career to make the best use of this resource. I also invite our members to share the Global Career Kit within their professional and academic networks so that its benefits reach those who need it most.

At ICAI Kuwait Chapter, we believe that our collective strength lies not only in professional excellence but also in our willingness to guide, support, and uplift others. By sharing knowledge and making the right information accessible, we believe that knowledge creates awareness, awareness builds confidence, and confidence opens doors to opportunity. The Global Career Kit is one more step towards our commitment to empowering talent, strengthening our professional community, and connecting aspirations with global opportunities.

I extend my best wishes to all Chartered Accountants aspiring to build their careers in Kuwait & across the GCC and wish them every success in turning their professional ambitions into meaningful achievements.

CA. Venkata Ramana Badida

Chairperson, ICAI Kuwait Chapter

Vice Chairperson's Message



CA. Sweta Chipra

Vice Chairperson, ICAI Kuwait Chapter (2026-27)

“The future belongs to those who prepare for it today.”

The world of work is changing faster than ever before. Technology, Artificial Intelligence, automation, evolving business models and changing regulatory landscapes are redefining not only the skills required of finance professionals, but also the opportunities available to them.

As Chartered Accountants, we are fortunate to belong to a profession that has always evolved with the changing needs of business. However, today's transformation calls for more than technical competence. It calls for curiosity, adaptability, digital fluency, leadership and the courage to continuously reinvent ourselves.

The ICAI Kuwait Chapter has always been more than a professional association. It is a community that connects knowledge with opportunity, experience with aspiration, and professionals with a shared commitment to excellence. Through initiatives such as career guidance, professional development programs, industry interactions, networking platforms and knowledge-sharing forums, we strive to help our members and students navigate an increasingly dynamic professional landscape.

The Global Career Kit is a step in that direction. It is intended to serve as a practical resource for Chartered Accountants and aspiring professionals looking to understand career possibilities, identify emerging opportunities and equip themselves for the future. Whether you are beginning your career, considering a transition, exploring a new specialization or aspiring to leadership, I hope this initiative encourages you to think beyond conventional career paths.

As we move forward, I encourage every member of our CA fraternity to embrace lifelong learning, build meaningful professional relationships, remain open to new possibilities and, most importantly, believe in the value that our profession brings to the business world and society.

Let us continue to learn, adapt, connect and lead - and together build a CA community that is prepared for the future and is actively shaping it.

Wishing all our members and aspiring professionals continued growth, meaningful opportunities and a fulfilling journey ahead.

CA. Sweta Chipra

Vice Chairperson, ICAI Kuwait Chapter

04 Kuwait at a Glance



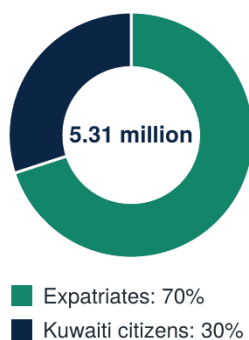
5.31 million population, end June 2026 (PACI)	70% of residents are expatriates	+1 million Indians, the largest expatriate community	20% of Kuwait's population is Indian
KWD Kuwaiti Dinar, 1 KD = 1,000 fils	+965 international dialling code	UTC+3 Arabia Standard Time, no daylight saving	17,818 sq km of area; six governorates

Country facts

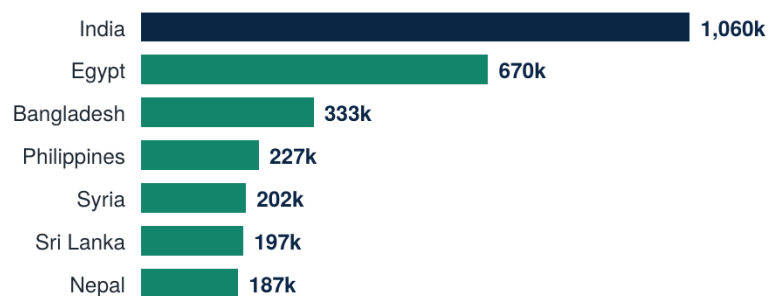
Full name	State of Kuwait
Capital	Kuwait City
Official language	Arabic; English is widely understood and used in business
Government	Constitutional monarchy with a parliamentary system defined by the Constitution of Kuwait.
Amir	His Highness Sheikh Mishal Al-Ahmad Al-Jaber Al-Sabah (Amir since 16 December 2023)
Crown Prince	His Highness Sheikh Sabah Khalid Al-Hamad Al-Sabah (appointed 1 June 2024)
Prime Minister	His Highness Sheikh Ahmad Al-Abdullah Al-Ahmad Al-Sabah (appointed 15 April 2024)
Independence	19 June 1961, when the protectorate agreement with Britain ended
Governorates	Al Asimah (Capital), Hawalli, Al-Farwaniya, Mubarak Al-Kabeer, Al-Ahmadi and Al-Jahra
National days	National Day on 25 February and Liberation Day on 26 February
Currency	Kuwaiti Dinar (KWD or KD), freely convertible; approximately USD 1 = KWD 0.31 (September 2026 reference)
Weekend	Friday and Saturday
Emergency number	112

Demographics

Population mix (June 2026)



Largest expatriate communities, thousands (PACI, June 2026)



PACI data to June 2026 shows a workforce of about 3.30 million, of which 2.8 million are expatriates. Indians form the largest share of the labour market (28.8 percent) and 30.7 percent of private sector employees, while Kuwaiti nationals account for 74.7 percent of government employees.

India and Kuwait

USD 10.22 bn

bilateral trade in FY 2024-25

6th

largest crude oil supplier to India

Dec 2024

relations upgraded to a Strategic Partnership during the Prime Minister's visit

200+

Indian community associations registered with the Embassy

Ties between the two countries predate oil. Kuwaiti dhows sailed to India carrying dates, Arabian horses and pearls, returning with timber, cereals, textiles and spices, and the Indian rupee was legal tender in Kuwait until 1961. Today India has consistently been among Kuwait's top trading partners, and Indian professionals, including Chartered Accountants, engineers, doctors and IT specialists, are present across every sector of the economy.



Kuwait sits at the head of the Arabian Gulf, bordering Iraq and Saudi Arabia



Kuwait Towers, the national landmark on Arabian Gulf Street



The Grand Mosque (Al Masjid Al Kabir), the largest mosque in Kuwait



The Kuwait Water Towers, a symbol of modern development

Climate

Kuwait has a desert climate. Summers, roughly May to September, are very hot and dry, with the shamal north-westerly wind bringing sandstorms in early summer. The World Meteorological Organization has verified a temperature of 53.9 degrees Celsius recorded at Mitribah on 21 July 2016, among the highest reliably measured on Earth. Winters are mild with occasional rain. Air-conditioned offices, homes and cars are the norm.

Language and religion

Arabic is the official language. English is the working language of business, banking and the professions, and Hindi, Malayalam, Urdu, Bengali, Tagalog and other languages are widely spoken in the expatriate community. Islam is the official religion; places of worship for other faiths exist in Kuwait.

Customs and practices

- Dress modestly in public places, souks and government offices; business attire is formal.
- During Ramadan, eating, drinking and smoking in public during daylight hours is prohibited for everyone and working hours are reduced.
- The diwaniya, a reception room for social gatherings, is a distinctive feature of Kuwaiti life and an important setting for relationships and networking.
- Photographing government, military or oil installations is restricted.
- Greet with As-Salaamu Alaykum; a handshake is customary between men, and many women prefer not to shake hands.

Currency and money

The Kuwaiti Dinar is issued by the Central Bank of Kuwait and is among the highest-valued currency units in the world. ATMs, Apple Pay and card payments are widespread across malls, supermarkets and petrol stations.

Landmarks and lifestyle

Place	Why it matters
Kuwait Towers and the Gulf Street corniche	The national landmark; the seafront promenade is the setting for evening walks and family outings
Grand Mosque, Seif Palace, National Assembly and Souk Sharq	The heart of Kuwait City in the Sharq district, alongside the marina and the Maritime Museum

Place	Why it matters
Liberation Tower and Al Hamra Tower	The telecommunications tower and the tallest building in Kuwait, both in the city center
Souk Al-Mubarakiya	The historic market for spices, textiles, gold and traditional food
The Avenues, 360 Mall, Marina Mall and Al Kout Mall	Large air-conditioned malls that are the center of retail, dining and weekend life
The Scientific Center and Sheikh Jaber Al-Ahmad Cultural Centre	Aquarium and science center on the Salmiya waterfront; opera house and cultural venue in Kuwait City
Failaka Island and desert camping	Weekend escapes by ferry to the island and, in winter, to desert camps



Kuwait City skyline at night



Sheikh Jaber Al-Ahmad Cultural Centre



The Kuwaiti Dinar



Avenues Mall Kuwait

Getting around

- Driving is on the right; highways are modern and multi-lane, and traffic enforcement is strict.
- Ride-hailing apps and taxis are widely available; public buses operate but coverage is limited.
- Kuwait International Airport has direct flights to most major Indian cities.

05 Economic Environment



Overview

Kuwait is an oil-based, high-income economy with one of the world's largest sovereign wealth funds and no personal income tax. Diversification is being pursued under Kuwait Vision 2035. In 2026 the regional conflict and the disruption to shipping through the Strait of Hormuz sharply reduced oil exports, while the non-oil economy continued to grow in the first quarter.

The economy in numbers

102 bn barrels of proven oil reserves, about 6% of the world's reserves	~90% of government revenue comes from oil	USD 1 tn assets managed by the Kuwait Investment Authority, founded 1953	5.6% public debt to GDP in 2025, low by international standards
-4.6% real GDP, Q1 2026 year on year (preliminary official estimate)	2.19% annual inflation, June 2026 (Central Statistical Bureau)	6.45% unemployment among Kuwaiti citizens, June 2026 (PACI)	0.18% unemployment among expatriates, June 2026 (PACI)

Structure of the economy

- Petroleum, petrochemicals and financial services are the principal sectors. Kuwait is a founding member of OPEC.
- After a contraction in 2024 driven by OPEC+ production cuts, growth resumed in 2025 as quotas eased.
- In 2026 the closure of the Strait of Hormuz linked to the regional conflict cut oil output from 2.58 million barrels per day in February to 1.2 million in March. Preliminary estimates show real GDP fell 4.6 percent year on year in Q1 2026, while non-oil GDP still grew 1.9 percent, supported by real estate, public administration and finance.
- Kuwait adopted its first public debt law in 2025, allowing the State to borrow up to KWD 30 billion over 50 years, and is implementing large Vision 2035 projects.

Kuwait Vision 2035

New Kuwait 2035 is the national vision to transform Kuwait into a regional financial and commercial hub, reduce dependence on hydrocarbons and grow the private sector. It is organized around seven pillars, with priorities including infrastructure and logistics, petrochemicals, financial services and fintech, and attracting foreign investment through the Kuwait Direct Investment Promotion Authority (KDIPA) under Law No. 116 of 2013, which permits 100 percent foreign ownership for licensed investors and offers tax incentives.

Tax regime relevant to members

Item	Position
Personal income tax	None. Salaries are not taxed in Kuwait.
VAT/ Excise	Yet to be implemented.
Custom duty	5%
Corporate income tax	Historically levied 15% Corporate tax on foreign (non-GCC) corporate bodies is levied on conducting business in Kuwait under Decree No. 3 of 1955 as amended; Kuwaiti and GCC shareholding companies are subject to Zakat, the National Labour Support Tax and contributions under separate laws. Listed companies are also required to pay 1% levy towards Kuwait Foundation for the Advancement of Sciences (KFAS).

Item	Position
Domestic Minimum Top-Up Tax (DMTT)	Decree-Law No. 157 of 2024, effective for fiscal years starting on or after 1 January 2025, imposes a 15 percent minimum effective tax on Kuwaiti constituent entities of multinational groups with consolidated revenue of EUR 750 million or more in at least two of the four preceding years. Executive Regulations were issued under Ministerial Resolution No. 55 of 2025 (30 June 2025). In-scope entities register with the Kuwait Tax Authority within 120 days and file within 15 months of year end. Records must be kept for 10 years.

Key regulators and institutions

Body	Role
Central Bank of Kuwait (CBK)	Established in 1969; issues the currency and regulates banks, finance companies and exchange companies. Governor: Basel A. Al-Haroon (since April 2022). www.cbk.gov.kw
Capital Markets Authority (CMA)	Independent securities regulator under the Capital Markets Law No. 7 of 2010; also regulates auditors of public interest entities. www.cma.gov.kw
Boursa Kuwait	The stock exchange, successor to the Kuwait Stock Exchange, with Premier and Main markets. MSCI reclassified Kuwait to Emerging Market status effective May 2020. www.boursakuwait.com.kw
Ministry of Commerce and Industry (MOCI)	Company registration, commercial licensing, accounting standard setting and regulation of the auditing profession. www.moci.gov.kw
Kuwait Direct Investment Promotion Authority (KDIPA)	Licenses foreign investment under Law No. 116 of 2013. www.kdipa.gov.kw
Public Authority for Manpower (PAM)	Work permits and labour relations in the private sector. www.manpower.gov.kw
Public Authority for Civil Information (PACI)	Civil ID cards and population statistics. www.paci.gov.kw

06 Accountancy Profession in Kuwait



Overview

IFRS is mandatory, statutory audit is mandatory for companies, and the Big Four and many international networks are present. Indian Chartered Accountants are widely employed across banks, investment companies, oil and gas, family conglomerates and audit firms in finance, audit, risk, tax and advisory roles.

Legal and regulatory framework

Element	Position
Regulating law	Decree Law No. 5 of 1981 on the Practice of the Auditing Profession defines audit activities, sets requirements to become an auditor and establishes the Kuwait Association of Accountants and Auditors (KAAA) as the national professional accountancy organization.
Regulator	Ministry of Commerce and Industry (MOCI), which also runs investigation and disciplinary proceedings through a committee that includes KAAA and business representatives.
Public interest entities	Auditors of listed companies and financial institutions are additionally regulated by the Capital Markets Authority under the Capital Markets Law No. 7 of 2010.
Financial reporting framework	IFRS Accounting Standards as issued by the IASB are required for companies under the Companies Law of 2016 (Ministerial Resolution No. 18 of 1990, as amended). Public sector entities report on a cash basis under national standards.
Statutory audit	Audit of financial statements is mandatory for companies under Companies Law No. 1 of 2016 and its Executive Regulations.
Auditor registration	Only Kuwaiti nationals may practice auditing and sign audit reports. Candidates need a bachelor's degree in accounting, at least five years' experience in auditing or accounting, KAAA membership and a pass in the MOCI profession practice test. Expatriate professionals commonly serve as partners, directors and managers within audit firms.
National body	Kuwait Association of Accountants and Auditors (KAAA), Shuwaikh, an IFAC member. Tel +965 2484 9799.

Practice rights

Signing authority for statutory audit reports in Kuwait is tied to the MOCI auditor licence, which is restricted to Kuwaiti nationals. ICAI membership and any MRA-linked membership do not confer audit or practising rights in Kuwait; ICAI's MoU/MRA FAQ (May 2026) confirms that audit and practising rights are not included in any of its reciprocity agreements.

Where Indian CAs work

Sector	Typical roles for members
Banks and Islamic banks	Financial control, MIS and budgeting, regulatory reporting (CBK, Basel III, IFRS 9), internal audit, risk, treasury
Investment and asset management companies	Fund accounting, valuation, CMA compliance, financial planning and analysis
Oil, gas and petrochemicals	Project accounting, cost control, contracts and procurement finance, internal audit
Family conglomerates and trading groups	Group finance, consolidation, ERP implementation, tax compliance including DMTT for in-scope groups
Audit, tax and advisory firms	External audit, IFRS advisory, tax compliance and transfer pricing, transaction services

07 Visa, Work Permit and Residency



Important

Kuwait's residency framework was rewritten in 2025. The new Residency Law (Amiri Decree No. 114 of 2024) took effect on 5 January 2025, and its Executive Regulations (Ministerial Resolution No. 2249 of 2025) took effect on 23 December 2025. The rules and fees below reflect that regime. Figures are revised from time to time and should be confirmed with the Ministry of Interior, PAM or your employer's government relations officer.

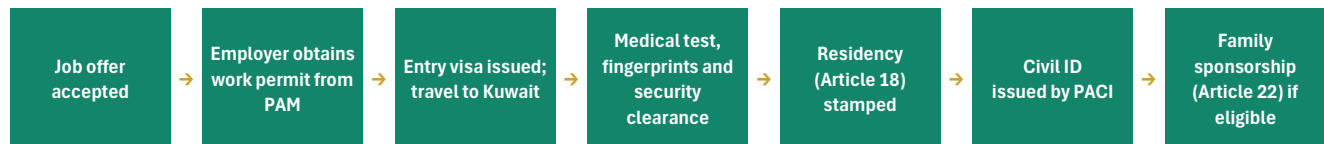
Visiting Kuwait

Visit visa type	Purpose and validity
Tourist	Leisure travel; valid for up to three months
Family	Kuwait residents inviting relatives; valid for 30 days
Business	Representatives of foreign companies attending meetings, events or negotiations; valid for 30 days. Paid work in Kuwait requires a work permit, not a visit visa.
Official	Government delegations and diplomatic missions

Visit visas are applied for through the Ministry of Interior's e-visa platform, launched in July 2025. Overstaying a visit visa attracts a fine of KD 10 per day, capped at KD 2,000.

The relocation journey

Standard private-sector route



New arrivals may remain up to two months from entry while residency procedures are completed (amended Ministerial Resolution No. 957/2019).

Residency categories

Category	Who it covers	Key points
Article 17	Government sector employees	Sponsored by the government entity
Article 18	Private sector employees	Standard five-year residency; exit permit from the employer required since 1 July 2025 for travel outside Kuwait
Article 22	Dependents (spouse and children)	Sponsor must earn a minimum monthly salary of KD 800 (Ministerial Resolution No. 56 of 2024 as amended, reaffirmed in the 2025 regulations). Dependents cannot work without transferring to a work permit. Sons generally lose eligibility at 21. A newborn's residency must be completed within four months of birth.
Article 24	Self-sponsorship	Annual fee of KD 500 under the 2025 regulations
Article 14	Temporary residency	Valid three months, renewable up to one year; KD 10 per month
Domestic workers	Household helpers sponsored by residents	Generally aged 21 to 60; expatriate families pay KD 50 per helper per year for the first two helpers, rising for additional helpers

Category	Who it covers	Key points
Long-term residency	Investors under Law No. 116 of 2013 (up to 15 years); property owners, children of Kuwaiti women and other MoI-specified categories (up to 10 years)	Introduced by the 2025 regulations

Fees at a glance (2025 regulations)

KD 20 annual iqama renewal, most employees	KD 100 mandatory annual health insurance for residency	KD 20 annual dependent fee, spouse and children	KD 300 annual fee for parents and other relatives
KD 10 per month for visit visas, all categories	KD 800 minimum monthly salary to sponsor family	6 months maximum absence before residency lapses	KD 150 work permit fee paid by the employer

Other conditions

- Residency cannot be issued or renewed without valid health insurance, and cannot exceed the insurance validity period.
- Visit visas are generally valid three months and renewable to a maximum of one year; multiple-entry visas are valid up to one year with each stay limited to one month.
- Residency lapses if the holder stays outside Kuwait for more than six months without MoI approval (exemptions for investors, property owners and children of Kuwaiti women); KD 5 per month applies to approved extended absence.
- Transfer to a new employer before three years' service attracts a KD 300 fee where permitted under PAM rules.
- Visa trading is prohibited and attracts fines, deportation and criminal penalties.

Documents typically required

- Passport with at least six months' validity and blank pages
- Bachelor's degree attested by the Ministry of External Affairs in India and the Kuwait Embassy in India, then by the Ministry of Foreign Affairs in Kuwait
- Police clearance certificate from India and a medical fitness certificate from an approved center
- Attested marriage and birth certificates for family sponsorship

08 Employment Regulations



Overview

Law No. 6 of 2010 (the Private Sector Labour Law), administered by the Public Authority for Manpower, governs employer and employee relations for both Kuwaiti and expatriate employees in the private sector. Contract terms that are more favourable to the employee prevail.

Labour law at a glance

48 h	100 days	30 days	15 / 30	2 hours
maximum working hours per week (8 per day)	maximum probation period	paid annual leave per year, after nine months' service in the first year	days' pay per year of service as end-of-service indemnity	reduction in daily working hours during Ramadan
Matter	Position under Law No. 6 of 2010			
Working hours	Eight hours a day or 48 hours a week, with a rest break after five continuous hours and at least 24 consecutive hours of weekly rest. Working hours are reduced during Ramadan.			
Probation	Must be stated in the contract and may not exceed 100 working days; either party may terminate without notice during probation, with the employer paying the indemnity for the period worked.			
Annual leave	30 days' paid leave per year. Leave for the first year becomes available after nine months' service. Official holidays and sick leave are not counted against annual leave. Leave may be accumulated up to two years with the employer's consent.			
Sick leave	Paid on a sliding scale on production of a medical certificate.			
Maternity leave	70 days' paid maternity leave.			
End-of-service indemnity	15 days' remuneration for each of the first five years of service and one month's remuneration for each year thereafter, capped at one and a half years' remuneration. On resignation, the entitlement is reduced until 10 years of service are completed: half of the indemnity for 3 to 5 years, two-thirds for 5 to 10 years, and the full indemnity for 10 years or more.			
Salary payment	Salaries must be paid through local banks; delay beyond the seventh day after the due date is not permitted.			
Disputes	Complaints are lodged with PAM labour offices in each governorate, which seek amicable settlement before referral to the courts.			

Before you sign

Read the employment contract carefully before signing. Confirm basic salary versus allowances (indemnity is calculated on remuneration as defined by law), the notice period, annual air passage, medical insurance cover, family status and whether the employer bears residency costs. Keep attested copies of all certificates.

09 Living in Kuwait



Your first 30 days

A typical sequence for a newly arrived member



Banking and remittances

- A salary account can be opened once residency and Civil ID are in place; the employer's bank is usually the quickest route because salaries are paid through it.
- Credit facilities are extended against salary and the bank generally requires the employer to route end-of-service dues through it; settle or restructure loans before changing employers or cancelling residency.
- Licensed exchange houses and bank apps offer same-day remittances to India in Indian rupees.

Housing

- Apartments are leased on annual contracts with rent paid monthly; a deposit and, where an agent is used, a fee are customary.
- Popular residential areas for Indian professionals include Salmiya, Hawalli, Jabriya and Salwa, close to Kuwait City, and Fahaheel, Mangaf, Mahboula and Abu Halifa in the south, convenient for the oil sector.
- Choose accommodation with reference to workplace, school and commute; traffic at peak hours is heavy.
- Electricity and water are billed by the Ministry of Electricity, Water and Renewable Energy; some furnished buildings include utilities in the rent.

Schooling

The Embassy of India, Kuwait states that there are 26 Indian schools affiliated to the Central Board of Secondary Education (CBSE), New Delhi, educating more than 60,000 students. British, American and IB curriculum schools are also available. Indian curriculum schools follow the April to March academic year; fees vary by school and grade.

Indian curriculum schools (illustrative, CBSE affiliated)	
The Indian Community School, Kuwait (ICSK)	Indian Educational School (Bharatiya Vidya Bhavan)
Smart Indian School (Bharatiya Vidya Bhavan)	Carmel School
Fahaheel Al-Watanieh Indian Private School (DPS)	Gulf Indian School
India International School, Mangaf	Indian Central School
Jabriya Indian School	Indian Public School
United Indian School	Integrated Indian School

The full list is maintained on the Embassy of India, Kuwait website (student information page) and in CBSE's affiliated schools directory.

Healthcare

- Health insurance is mandatory for residency (KD 100 per year) and gives access to government hospitals and polyclinics. Many employers provide additional private cover; confirm what your contract includes.
- Private hospitals are widely used by expatriates and pharmacies are plentiful, many operating late into the night.
- Emergency number: 112.

Driving licence

- Expatriates applying for a Kuwaiti driving licence generally must hold a university degree, earn a minimum monthly salary of KD 600 and have completed two years of legal residency; licence validity is linked to residency validity.
- Accountants have been listed among the professions exempt from the residency and salary conditions; because exemption lists are amended from time to time, confirm eligibility with the General Directorate of Traffic before applying.
- Traffic fines are significant and are enforced through cameras. Unpaid fines can block residency renewal, and expatriates must settle all outstanding traffic fines and any government dues e.g. electricity bill before leaving Kuwait, failing which travel can be barred.

Useful government portals

Portal	What it is used for
Sahel	The unified government services app: residency and civil status enquiries, traffic fines, exit permits for Article 18 employees, and notifications from ministries
Kuwait Mobile ID	PACI's digital Civil ID app, accepted as identification for most transactions
Ashal (PAM)	Public Authority for Manpower portal for work permits, labour contracts and exit permit requests
Ministry of Interior e-services	Residency renewals, visit visa applications and traffic services: www.moi.gov.kw

10 Embassy of India, Kuwait



Address	Diplomatic Enclave, Arabian Gulf Street, P.O. Box 1450, Safat 13015, Kuwait
Reception	+965 2253 0600, 2253 0612, 2253 0613, 2253 0614
Emergency helpline	+965 6550 1946 (after office hours)
Fax	+965 2254 6958
Email	amb.kuwait@mea.gov.in (Ambassador's office); service-specific email IDs are listed on the Embassy website
Website	www.indembkwt.gov.in
Working hours	8.00 am to 4.30 pm, Sunday to Thursday (lunch 1.00 pm to 1.30 pm). Closed Friday, Saturday and on Indian and Kuwaiti holidays. Most services require an online appointment.
Ambassador	H E Mrs. Paramita Tripathi

Indian Consular Application Centres (operated by DU Digital Global)

Centre	Address	Hours
Kuwait City	Al Jawhara Tower, 1st Floor, Qibla, Block 11, Plot 11, Salem Al-Mubarak Street	Daily, 8.00 am to 6.00 pm
Fahaheel	Sama Mall (formerly Remal Mall), 3rd Floor, Unit 55, Plot No. 21	Daily, 8.00 am to 6.00 pm
Dajeej	Waha Mall, Ground Floor, Units 37 and 38, Al Dajeej	Daily, 8.00 am to 6.00 pm

DU Digital Global took over the passport, visa and consular (CPV) application centers from 23 July 2026, replacing the earlier provider. Passport and Police Clearance Certificate fees were revised with effect from 1 July 2026. Following a July 2026 ruling of the Supreme Court of India, the Ministry of External Affairs is to run a fresh tender, so the provider may change again; check www.indembkwt.gov.in before visiting. Embassy queries: cons1.kuwait@mea.gov.in, +965 6550 1767.

Services commonly used by members

Passport	Attest	Community	24 x 7	Schools
renewal, re-issue and Police Clearance Certificates	attestation of documents, affidavits and Powers of Attorney	registration of associations and events	emergency helpline for Indian nationals	support for CBSE schools and Indian students

Tip for members

ICAI's overseas member procedures require an affidavit attested by the Indian Embassy for duplicate membership certificates or pass certificates. Carry originals and copies when visiting the Embassy for attestation.

11 About the Kuwait Chapter of ICAI



Overview

The ICAI Kuwait Chapter was inaugurated on 19 April 2006 by the then ICAI President, CA. T. N. Manoharan. From about 50 members at inception, it has grown to more than 500 Chartered Accountants registered with the Chapter. It facilitates professional development, provides a networking platform for Indian Chartered Accountants in Kuwait, and contributes to the growth of the Kuwait economy by bridging skill gaps for accounting professionals.

2006

inaugurated on 19 April

50 to 500+

growth in membership since inception

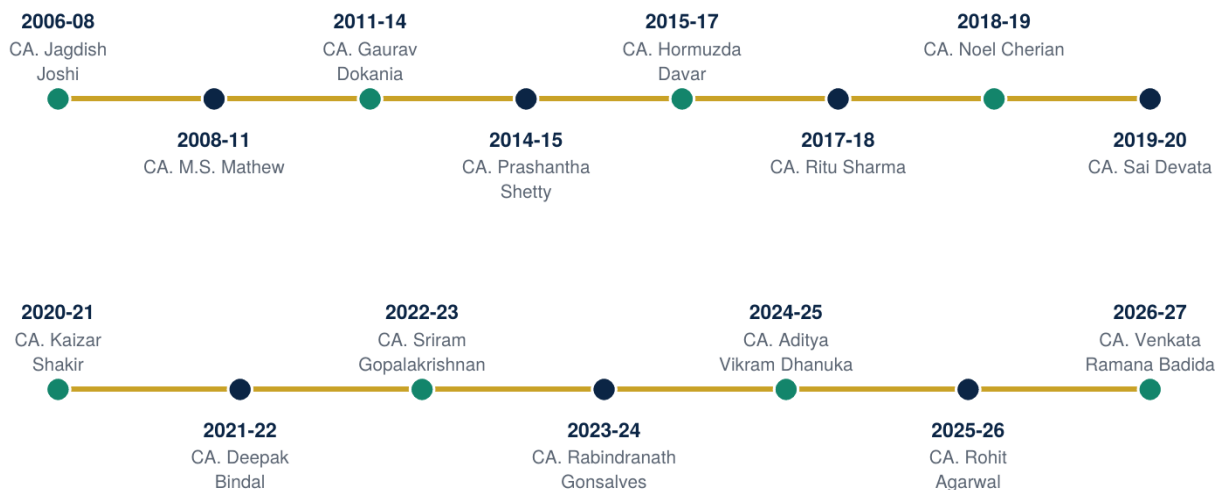
15

Chairpersons over twenty years

5

International Conferences held

Twenty years of leadership



Mission and objectives

- Serve as a medium for sharing professional knowledge among members and CA students in accountancy, auditing and allied subjects
- Carry out the applicable directives, policies and initiatives of ICAI
- Facilitate employment opportunities for members through the Chapter's job portal
- Organize social events for members and families as part of ICAI's social responsibility
- Promote Kuwait-India business partnerships and the brand of the Indian Chartered Accountant

What the Chapter does

Stream	Activities
CPE and Technical	Seminars, workshops and webinars on IFRS, the Indian Budget, Kuwait regulation, tax, technology and leadership; the first overseas ICAI Certificate Course on Artificial Intelligence was held in Kuwait; an annual International Conference (five held to date)
Annual International Conferences	ICAI Kuwait chapter conducts Annual International conference every year. This flagship event brings together eminent policymakers, business leaders, chartered accountants, entrepreneurs, academicians, and professionals from India, the GCC, and across the globe to deliberate on the future of finance, responsible leadership, innovation, governance, sustainability and economic transformation.
Monthly Newsletter	Kuwait Chapter publishes monthly newsletter on various technical, economic and other knowledge sharing topics. You may refer to the newsletter section on chapter webpage at https://www.icaikw.org/E-Newsletters.php
Members and students	Membership registration and directory; support for CA students and exam candidates through a dedicated Head of Exams and Students; leadership sessions for high school students
Career opportunities and Career counselling sessions for CA Students	Job vacancy submissions and a job seekers listing on the Chapter website
Community and family	Family Day, cultural events, cricket and badminton tournaments, blood donation camps, Ramadan food distribution, the monthly e-newsletter Jagruti, press releases and a mobile app on iOS and Android
Social Media, Print Media & chapter YouTube Podcast	ICAI Kuwait chapter maintains active social media handles to communicate chapter activities regularly with members and community at large. • LinkedIn • YouTube • Instagram • Facebook
Governance	Elected Executive Committee, Organising Committee, Annual General Meeting (19th AGM held in June 2026), audited financial statements and bye-laws

Chapter contact details

Website	www.icaikw.org
Key Contact	secretary@icaikw.org
Membership	CA. Manish Chaturvedi, Head-Membership: contactmanishto@gmail.com
Exams and students	CA. Andaleeb Girkar, Head-Exams and Students: andaleeb_g@hotmail.com
Social media	Facebook: ICAIKuwait; YouTube: ICAI Kuwait Chapter; LinkedIn: ICAI Kuwait Chapter
Mobile app	ICAI Kuwait, on Google Play and the Apple App Store
ICAI Kuwait Chapter New Member Registration	https://icaikw.org/membership-form.php

Contact details are subject to change. Members are requested to reconfirm from the Chapter website.

12 Information Resource

A. Qualification reciprocity: MoUs and MRAs

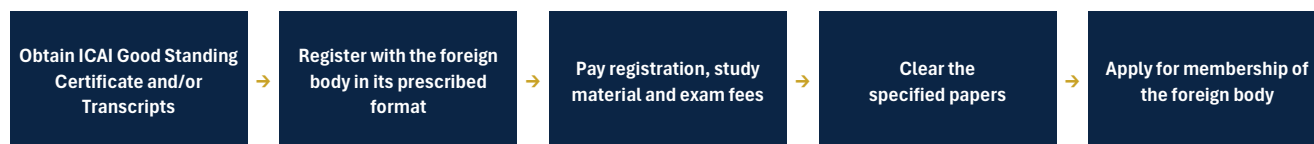
ICAI's International Affairs Committee maintains the authoritative list. As per ICAI's FAQs on MoUs/MRAs updated on 20 May 2026, ICAI has the following qualification reciprocity agreements. They benefit members only (not students); members must be in good standing, must not have joined either body via another reciprocity route, and must maintain ICAI membership. Audit and practising rights are not included in any agreement.

Accounting body	Papers to be cleared by ICAI members	Status (May 2026)
ICAEW (England and Wales), MoU	ICAEW Advanced Level: Corporate Reporting, Strategic Business Management, Case Study; plus ICAEW Ethics Learning Programme	Active
CPA Canada, MoU	Common Final Examination (CFE), plus practical experience requirements	Active
Chartered Accountants Ireland, MRA	Irish Taxation, Irish Law and Strategy	Revised MRA (following the CPA Ireland and CA Ireland merger) pending Ministry approval
SAICA (South Africa), MRA	SAICA APC examination (two years' post-qualification experience required)	Active
CPA Australia, MRA	Global Strategy and Leadership; CPD course assignment	Active
ICAN (Nepal), MRA	Corporate Laws; Taxation	Active
MICPA (Malaysia), MRA	Taxation; Business and Company Laws	Active
CA ANZ (Australia and New Zealand), MRA	CA ANZ International Pathway Programme	Active

Full details: www.icai.org/post/international-affairs-committee. Queries: ia@icai.in, +91 11 3011 0448 / 487.

B. Applying under an MoU/MRA

Steps as set out in ICAI's MoU/MRA FAQ (May 2026)

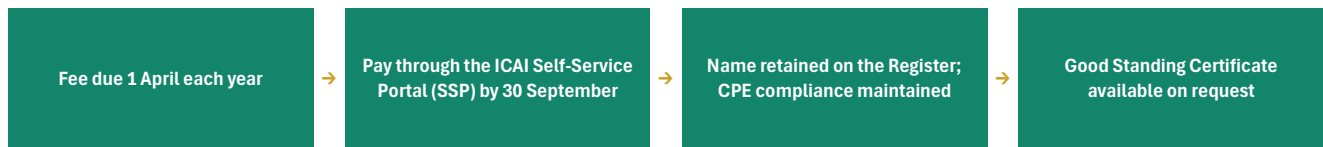


Document	How to obtain
Certificate of Good Standing	Apply online at www.icai.org/post/7282 . Requires CPE compliance, paid membership fees and disciplinary clearance. Email goodstanding@icai.in , phone +91 120 3045998.
Transcripts	Apply online at www.icai.org/post/7282 with the requisite fee. Email transcript@icai.in , phone +91 120 3054836 / 842.

C. FAQs for members located outside India

Drawn from ICAI's standing FAQs for overseas members. Fee amounts are revised by ICAI from time to time; the Self-Service Portal (SSP) shows the exact amount payable for the current year.

Keeping your membership active: the annual cycle



If the fee is missed: removal and restoration



Question	Answer
How do I keep my membership active from Kuwait?	Pay the annual membership fee (and COP fee, if held) through the ICAI SSP. The fee becomes due on 1 April and is payable by 30 September; for FY 2026-27 the fee became payable from 1 April 2026 and was due on or before 30 September 2026. Members may pay in advance for up to ten years (1 plus 9) to lock in the current fee.
What are the fee amounts?	ICAI's published structure (inclusive of 18 percent GST) is Rs 1,770 for Associates and Rs 3,540 for Fellows not holding COP and below 60 years; Rs 1,298 and Rs 2,714 respectively for members aged 60 and above not holding COP; and Rs 5,310 and Rs 8,260 for Associates and Fellows holding COP. Members opting for the e-journal receive a discount. Confirm the current year's invoice on the SSP.
Can fees be paid from abroad?	Yes. Payment is online through the SSP by card or net banking. ICAI advises members not to pay by cheque or NEFT, as such payments may not be recorded against the membership.
Can I hold a Certificate of Practice while employed in Kuwait?	Yes, but the member's status is treated as part-time practice. Attest functions may be performed outside India subject to local law; in Kuwait, signing statutory audit reports requires the MOCI auditor licence, which is restricted to Kuwaiti nationals.
Can I be a partner in an Indian CA firm while residing in Kuwait?	Yes, provided the member holds a COP. A member abroad may also own a proprietary firm in India provided it is under the charge of a full-time paid assistant who is a member (Section 27 of the Chartered Accountants Act, 1949). A member may remain proprietor only if actively associated with the firm by residing in India for not less than 182 days in the year.
Can an Associate employed in Kuwait become a Fellow?	Yes. An Associate serving in industry abroad for a continuous period of not less than five years in posts involving accounts, audit, finance, taxation, company law or secretarial work is eligible, on application in Form 3 with the prescribed fee and a certificate of employment showing supervisory duties. Service as a paid assistant with a foreign firm counts if the firm has at least one partner who is or was an ICAI member or eligible to become one.
What is a Certificate of Good Standing?	A certificate confirming the member's exam, articleship and membership details and that nothing adverse has come to ICAI's notice. It is used for employment, immigration, visa and MoU/MRA purposes. Apply online at www.icai.org/post/7282 .
How do I get a duplicate membership certificate or mark sheet?	Apply to the concerned Decentralised Office with the prescribed fee and an affidavit attested by the Indian Embassy. Duplicate mark sheets and pass certificates are handled by the Joint Secretary (Exams), ICAI Bhawan, C-1, Sector 1, Noida 201301, exam@icai.org .
Must I update my address and email with ICAI?	Yes. Journals, CPE notices, e-newsletters and regulatory communications are sent to the recorded professional address and email ID. Requests involving a regulatory angle, such as change of address, must be signed. Update through the SSP.
Where do I send suggestions or country-specific information?	foreigndesk@icai.org
Is there a placement portal?	Yes. The Committee for Members in Industry runs an online placement portal for members and semi-qualified professionals; the Chapter also lists Kuwait vacancies on www.icai.kw.org .

D. Training of articled assistants outside India

ICAI permits eligible members practising or employed abroad to train articled assistants, subject to the Chartered Accountants Regulations, 1988 and Council guidelines. The essentials as published by ICAI are summarised here; the Board of Studies should be consulted before engaging an articled assistant.

Point	Position
Who may train	A member whose main occupation is the practice of accountancy at the time of engaging articled assistants and in each qualifying year. Members engaged in any other business or holding a part-time COP are not entitled to train. A member employed as a paid assistant or partner in a foreign firm may train at par with paid assistants in Indian firms, provided the foreign firm has at least one partner who is or is eligible to be an ICAI member under an MRA. A paid assistant in a firm with no Indian CA partner cannot train.
Entitlement	Up to 3 years' continuous practice: 1 articled assistant; 3 to 5 years: 2; 5 to 10 years: 4; above 10 years: 5. The member must produce the licence and registration issued by the competent authority abroad, for the individual and the firm.
Professional address	The member must provide a professional address as per Regulation 2(1)(xiii) as well as an address in India (Council decision, 291st meeting, December 2009).
Visa position in GCC	As GCC countries issue full-time employment visas rather than trainee visas, such employees are treated at par with articled assistants registered in India. The visa, immigration details and passport copy must be produced at registration.
Period and industrial training	3 years under a practising CA abroad, with an option of industrial training under Regulations 51 and 72 during the last year, in undertakings meeting the Council's size criteria (values in Indian currency deemed applicable in local currency).
Hours	35 hours per week excluding lunch; office hours generally between 9.00 am and 7.00 pm; not exceeding 45 hours per week in exigencies, with compensatory leave above 35 hours. Local office timings and holidays otherwise apply.
Stipend	Indian stipend rates apply in equivalent terms in the local currency.
Registration	Form 103 with documents and fee to the Decentralised Office having jurisdiction over the member's Indian address, within 30 days of commencement. Form 108 or 109 on completion or termination. Secondment under Regulations 54 and 54A is available.
Leave	One sixth of the period actually served, up to a maximum of 180 days (Regulation 59).

ICAI contacts: Board of Studies bosnoida@icai.org; Members and Students Services mss@icai.org; Exams exam@icai.org; CPE cpe@icai.org.

E. Contacting ICAI

Head Office	ICAI Bhawan, Indraprastha Marg, Post Box No. 7100, New Delhi 110 002, India
ICAI Call Sahayata	+91 99975 99975, 9.00 am to 7.00 pm IST, Monday to Saturday (excluding gazetted holidays)
Member services (SSP)	ssp.member@icai.in ; login issues ssp.login@icai.in
International Affairs	ia@icai.in ; +91 11 3011 0448 / 487
Members abroad	foreigndesk@icai.org
Website	www.icai.org ; regional offices are listed in the ICAI Official Directory

F. Basic Arabic phrases

A few phrases go a long way in offices, ministries and shops.

English	Arabic (transliterated)
Hello	Marhaba
Welcome	Ahlan wa Sahlan
Peace be upon you (greeting)	As-Salaamu Alaykum
And peace upon you too (response)	Wa Alaykum as-Salaam
Goodbye	Ma'a as-Salaama
Good morning	Sabah al-Khair
Good morning (response)	Sabah an-Noor
Good afternoon or evening	Masaa' al-Khair
How are you?	Kayf al-haal?
I am fine, praise be to God	Ana bi-khair, al-Hamdulillah
Please (to a man / to a woman)	Min fadlak / Min fadlich
Thank you	Shukran
You are welcome	Afwan
My name is...	Ismi...
What is your name? (to a man / to a woman)	Ma ismak? / Ma ismik?
Where are you from?	Min ayna anta? (m) / Min ayna anti? (f)
I do not speak Arabic well	Ana ma atakallam Arabi zain
God willing	Insha'Allah
Yes / No	Na'am / La
How much?	Kam? or Bikam?

13 References

Facts in this edition are drawn from the sources below, accessed between September and October 2026.

Topic	Source
ICAI E-Kit structure and standing regulatory content	ICAI Global Career E-Kits for Kuwait (2018 and 2025), Bahrain (2015), UAE (2018), Oman (2018) and Kenya, published by ICAI and its Chapters
ICAI leadership and footprint	ICAI Public Relations Committee announcement, 12 February 2026; ICAI Global Summit 2026 brochure; ICAI announcement of the 55th overseas Chapter (Ohio), July and August 2026
MoUs and MRAs	ICAI, FAQs on MoUs/MRAs, updated 20 May 2026 (ICAI Call Sahayata)
Membership fee cycle and amounts	ICAI circulars on Annual Membership and COP fees (FY 2026-27 notice, March 2026; fee structure circulars)
ICAI contacts	www.icaikw.org , Contact Us page
Kuwait Chapter	www.icaikw.org : About, Chairperson's Message, Founder and Past Chairpersons, Executive Committee 2026-27 and Contact pages; 19th AGM report (June 2026); ICAI Global Career E-Kit: Kuwait (2018) for membership at inception
Kuwait population, workforce and unemployment	Public Authority for Civil Information (PACI) data to end June 2026 as reported by Times Kuwait, Arab Times and Kuwait Times



Topic	Source
Amir, Crown Prince, Prime Minister, independence	Kuwait Government Online (e.gov.kw); Amiri Diwan (da.gov.kw); Kuwait Times; Xinhua; WAM
India and Kuwait	Ministry of External Affairs, Government of India, India-Kuwait bilateral brief (November 2025)
Climate record	World Meteorological Organization verification of the Mitribah observation
Economy, GDP and inflation	Central Statistical Bureau data reported by Kuwait Times (July and October 2026); National Bank of Kuwait Quarterly Brief (September 2025); Swiss SECO Economic Report Kuwait 2025
Regulators and markets	Central Bank of Kuwait (Governor's profile); Bursa Kuwait and MSCI reclassification as reported by Kuwait Times
Domestic Minimum Top-Up Tax	EY Global Tax Alerts; DLA Piper Gulf Tax Insights; BDO Corporate Tax News; KPMG TaxNewsFlash (Decree-Law No. 157 of 2024; Ministerial Resolution No. 55 of 2025)
Accountancy profession	IFAC member profiles: Kuwait and KAAA; KAAA Statements of Membership Obligations action plan (IFAC); IFRS Foundation jurisdiction profile: Kuwait; MOCI auditor registration announcement
Residency, visas, fees and fines	Amiri Decree No. 114 of 2024 and Ministerial Resolution No. 2249 of 2025 as reported by Gulf News, Middle East Briefing, EIG Law, HKTDC Research and Kuwait Times; Ministry of Interior e-visa launch as reported by Gulf News (July 2025)
Labour law	Law No. 6 of 2010 concerning Labour in the Private Sector (Public Authority for Manpower English text); Mondaq; MEED; Al Razzaq Law
Driving licence and traffic fines	Kuwait Times and Gulf News reports on traffic law conditions for non-Kuwaitis and the Ministry of Interior rule on settling fines before departure
Indian schools and consular centers	Embassy of India, Kuwait: student information page; CBSE affiliated foreign schools listings; Embassy announcement of the DU Digital Global centers as reported by Times Kuwait and IndiansinKuwait (22 and 23 July 2026); Times Kuwait on the July 2026 fee revision and the Supreme Court tender ruling
Embassy contact details	Government of India Integrated Online Directory; Embassy of India, Kuwait website and official social media

Disclaimer

Though every attempt has been made to keep the information current, some information may become obsolete or change over time. Readers are requested to make their own independent enquiries with the relevant authorities. The content is sourced from information in the public domain; ICAI and the ICAI Kuwait Chapter accept no responsibility for any loss arising from reliance on it. No content may be copied or republished without the prior permission of ICAI.

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