

A JOURNEY FROM SCIENCE TO CA

A CA After Science

A CA after failures

A CA after Marriage

A CA after Job

Finally, A CA

This book is dedicated to my parents, husband and my little son

Based on true experiences of my life

ABOUT THE AUTHOR

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PREFACE

This book is based on true experiences of my life. The challenges which I faced in becoming a CA and how I overcame the same.

Being a Science graduate doing CA was not easy, for me “Dr” was always a doctor and not debit. How I slowly picked up CA, step by step starting from basics, facing failures and then becoming a qualified CA and CS.

and a question remains always... why I chose CA after Science, there are no clear answers, but science did helped me to become a CA

I was a Science graduate, topper in school and college but failed in my first attempt of CA exam, it was a big blow to me academically.

How I worked on my failures, what methodology of study I followed. How I controlled my mind and negative thoughts.

This book is written by me-to help students who are pursuing CA CS and other professional exams. I hope it may help them to face various challenges in persuasion of these courses, overcome them and come out with flying colors...

...and yes, for them to relate with my story, they are not alone in this journey of CA with its failures and success

The only key to success is study, study methodological study, hard work, perseverance and patience...

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CHAPTER-I A CA ... looking back to her life

I am now a qualified Chartered Accountant and Company Secretary (CA and CS), was looking from the balcony of my house and sipping green tea, it was around 8:00 AM in the morning, I could see students in various school dresses, standing and waiting for their school buses

I went back to my school days. I was born and brought up in Delhi. My father was a Government officer and mother a Housewife, we were a middleclass family with four brother and sisters. One brother and three sisters. Even my uncle and “dadi” (Grandmother) used to live with us. it was a kind of a joint family.

It was a fun-loving family; I still remember in winters we all four brother and sisters -stuck into our “Rajais” (Quilt) and used to listen stories from our dadi before going to sleep. We used to play carrom and ludo with our dadi.

All four of us were quite good in studies, normally in a family when father comes from office, children pick up their studies to show to him, that they are studying, but we were quite opposite -when papa used to come from office, we used to close our studies.

Those were the days when only two channels used to come on TV and vividh Bharti on radio. I still remember my dadi used to listen “hawa mahal” on radio on a regular basis. Those tunes of TV, Vividh Bharati and door darshan Logo with music are still fresh in my mind.

It never Happened in our home that parents need to close TV or cut cable connections-for us to study. It seems the kind of upbringing we had that made us quite responsible towards our studies and that is the reason today with God’s grace we all are having reputed degrees-First sister CA and LLB, Second one-myself a CA CS, third one a Software Engineer and brother a doctor.

As a student I was very bright and good in studies, I was always on the top three ranks in my class. I was also good in extracurricular activities, be it music, sports, debate. I had won various prizes in school and college competitions.

CHAPTER-II XTH RESULTS

That was the month of June -extreme hot in Delhi, I used to love summers, and normally we spend our summer vacations with our “Nani” (Maternal Grandmother) who used to live in Raebareli, it is a small town in Uttar Pradesh.

My Xth results were out and I was at my Nani’s place in Raebareli in UP. My home was in Delhi and my father has got my marks through a friend.

I remember once I was asked by my teacher, what I want to become and I said CA not much realizing what it was all about, but when my father saw my results, he asked me gently, would I like to take science-marks are quite good, and I agreed to that and pursued my science in XI and XII and passed XII with flying colors got more than 90% in Chemistry and Maths. After 12th I did gave medical exams , though I was not sure to become a Doctor.

Now the question is after 12th what? -I chose BSC Chem(H) from Hindu College Delhi University, one of the reputed colleges in India. The day I got the admission in the College, I was very happy. It’s not easy to get admission in Hindu Science Stream, there used to be quite high percentage cut offs for admissions.

Three years of college were quite good with lots of studies and practicals. Lots of College Festivals. Moving out with friends. I still remember once Mr. Sunil Dutt actor, came to our college and there was a big gathering in the auditorium, I don’t remember what he spoke, but I still remember that I took his autograph and I kept it with me for long time.

Attending College did helped me in shaping my personality, there was a debate competition in our college -there were participant’s from other reputed Colleges of -Delhi University and the topic was-Destiny or hard work and I chose hard work, I rehearsed a lot for that competition and my little brother was my audience and he gave me full support by listening to my debate for hours and guess what- I won the First Prize in the same and got “Jhansi Ki Rani” as the tag for my fierceness and still fresh in my mind I got a certificate and a small calculator as a competition prize, which again I kept with me for long, (actually I am Cancerian[sun sign] and as per my knowledge , they stick to their old memories/belongings for long).

So, like these three years also went away now what? Some of the options were to do MSc, PhD but I was not keen to proceed with these streams, I wanted to do something of my own, at that time MBA was also considered to be one of the

good professions, I know it is still, but to be very frank-My General Knowledge, reasoning and English all were not quite great [and I wanted to have my own practice](#).

Surprisingly my elder sister also joined CA after graduation and realizing the fact it is difficult to clear CA, she suggested me to do MBA but not CA.

I still remember there was a round table conference mummy papa sister and all suggesting me not to do CA, but this time I was clear and wanted to have my own business that is a practicing CA firm my parents supported me and allowed me to join CA and with this a new journey started for me.... full of challenges /learnings and fun yes fun.....

CHAPTER III-A NEW JOURNEY to CA

A new journey started first step is to get registered in the CA institute, in those days there were no mobiles, no internet so gathering information was not so easy

I went to ITO Delhi, ICAI-for registration. Submitted the documents a new profession a new world. A Question? was I afraid to jump altogether into a new field other than Science and surprisingly I was not, I was full excited and sure that I will clear all the exams in one go? As I know myself, I was always a topper in school and college so there won't be any issues in passing CA exams-How the belief shattered I did fail in my first attempt in CA exam....and then cleared CA (explained in further chapters)

After registration, we were supposed to start articleship, my father spoke to some of the CA firms who used to come to his office for audit to take me as an article and one of the firms agreed so second step of journey-started- article ship.

I went two three days to office, I used to stay in Delhi, and the firm was quite far away from my home-it took me 2/3 hours of travelling to reach office, then far away client places and I realized there is no time for studies so this is the first challenge of CA -it is not a normal College study-there are no regular classes. all self-study that too with hectic office schedule.

With this hectic office schedule no time for study, one day I started crying, yes crying how will I study, there is no time to study, I won't be able to clear my exam and above all I was from Science background...negative thoughts overpowered me and for a moment I thought to leave CA, but then I thought I can't be such a failure and I should not run away without trying. Spoke to my few article ships friends we are on the same boat ...and these are the challenges which make CA what it is and teaches us patience and perservance, slowly accepted the fact-it is not college and accordingly started studying on Sundays and yes, I am proud to say though I am a Science graduate except for CA final, never took any coaching for studies. (This is my personal opinion nothing for and against coaching)

And yes, here I joined CS -Company Secretary course also from ICSI.

CHAPTER IV-ARTICLESHIP

The First day of Article ship my mother took me to the office sounds strange na -but I was just out of college and office was quite far away from my home, so she accompanied me being first day-My office was in a small lane, I went inside, my partner in charge was highly surprised that my mother came to drop me and asked me to send her back, well article ship started...

It was a small CA firm in Delhi with not much staff. My Boss Partner of the firm- His first statement was which I could never forget-He said, “in other professional exams entry is very hard i.e., hard entrance exams, but in CA entry is not hard but exit is very hard....”

“sun ke thoda dar to laga tha par ab to join kar hi liya hai” (I was a bit afraid after hearing that statement, but now joined CA)

.... Can anyone tell how cold a water is –unless he/she jumps in the same. Same here unless you jump into CA you won't realize how hard it is, Later on I do remember my partners statement many times, but I never ever left doing /rather completing CA.

The purpose of this paragraph is not to demotivate students but to share with them my opnion/experience, CA entry is easy, but exit is hard...it's hard not impossible

CHAPTER V-AUDIT

Then audit started someday to Nehru Place someday to Modinagar....so first achievement of doing CA is I became a “guide”



Another challenge being a Science graduate-I could not understand balance sheet, Profit and Loss account, it's still fresh in my mind...second day of office and I have been given Balance sheet by my partner-in-charge to tally, I could not understand anything and obviously it did not tallied.... a small setback....

Then I got more exposure into internal audit, slowly my major forte became internal audit and I started enjoying audit as a profession and I was very particular about my honest and correct reporting which was always being appreciated.

One of the most important assets of mine throughout my career is hard work and honesty. So how it relates to clearing of exams. When your exams are not getting cleared but you are giving your best to the profession then no one can stop you for reaching great heights in your career.

(I am a live example for the same. Though I was not a CA, I reached to the position of CFO (Chief Financial officer) in an organisation, details given in further chapters)

The only purpose to highlight this is to - request you all/make you all aware...though you all are still working towards your degree simultaneously continue your good work, hard work...

CHAPTER-VI CA FAILURES

Article ship was doing good with good friends, good audits then came my first exam. CA Intermediate Group I and II.

One of the challenges of CA is that for few months you are into article ship/audits and then for few months you are fully at home with no audits but to study, study and study- these are known as examination leaves...so my examination leave started ...now both CA and CS exams started...

I won't deny being a Science graduate it was difficult to study CA- "It was difficult but not impossible" -I have never studied Accounts Law audit. I was always into Physics, Chemistry Math's...and if we consider from XI class (XI, XII, BCOM)-There is a gap of 5 years between a commerce graduate and me ...

It was hard... to bridge such a big gap, I was good in theory, so law and audit were much easier, but Accounts, FM, Costing was not easy. The only way to cover up the same was to study fast and smart.

I tried to read Institute modules again and again, RTPs-Revision Test Papers and most important study along with writing practice and yes above all I tried to control my thoughts, prevent negative thoughts, be positive "I can do it". These thoughts place an important role in clearing professional exams along with studies.

I sometimes, used to study by highlighting and making small notes sometimes in Hindi in the book itself. Let me explain with an example:

Suppose in law it is written, a case law:

There was a shareholder (ek shareholder tha....)-this was my way, and it did helped me, I scored well in theory, but understanding accounts was very hard. At that time there was no youtube so that we could get any online study material, videos. There was no one to teach me.

There was no money or temperament for coaching, so the only option available was to start with basics and bought XI, XII-accounts books and started with basics-what is a ledger, what is a journal, what is a cash book.... what is double accounting entry system...etc.

“padne mein time lagta tha , kai baar kuch bhi samajh nahin aata tha , (It used to take time to study and sometimes nothing could be understood), but slowly I picked up accounts ...

Here I would like to emphasize there was a big mistake I did in subjects like Accounts, Financial Management -I just read through the practical questions without much writing practice, it could be shortage of time or whatever ...and I needed to pay a heavy amount for that mistake -I failed in my first attempt of CA Intermediate.

My suggestion to fellow students do writing practice as much as possible, it will definitely be a big game changer in clearing of the exams.

Then came the exams -during those days there used to be no leaves between two papers. Usually, Exams used to start at 8:00 AM in the morning. In our times there were no mobiles, no YouTube, no GPS...I used to normally check my center for CA examination, one day in advance, just to share, there were lots of challenges which I faced even after CA, but the fear of that “exam day” is still fresh in my mind, though later on I understood how to overcome these fears and it played a big part in clearing my CA exams.

Here I would like to highlight one of the ways of overcoming exam day tension:

Later on, when I used to go for exams -instead of exam tension, I used to think what I would be doing after exams-e.g., movies, vacations. (It sounds strange, it does change your mind set, I know it is near to impossible to think of something else other than paper on exam day ..but try (I am not saying to study, study carry your books but play with your mind)

Worrying -wastes your mental abilities -to give your best -Play with your mind it works.

The exams continued for continuous four days with no examination leaves. It seems those four days were the longest days of my life. Today I could understand the mental block -of fear and anxiety of exams, create more negative impact on studies.

Well anyhow gave the exam....

The result came and -in those days we need to go all the way to institute to see the result, and result used to be displayed on a a board-3,4 pages only -searched my name and unexpectedly my name was not there in “pass”

I was completely shattered, I used to be a topper in my class, rank holder and fail. It was disgusting it was unbelievable, I had never heard the word “Fail”

My home was one hour from the institute where results were displayed, all the way I cried and cried. Came home kept on crying and irony was that next day there was marriage of my elder sister. There was a sadness inside heart but happiness for elder sister marriage.

CHAPTER-VII SUCCESS IN CA & CS INTERMEDIATE

CA failure a big blow but life continues... articleship continued, went to office met fellow students, then slowly got the strength to give back the exams, and good part was that I got exemption in Law. Again, started studying this time more even on office days, and started giving more effort on studying -basics from XI, XII classes much more in detail. For law read too many case studies, institutes Journals.

I would like to state here-though a failure but joined CS along with CA. Whole year exams and only exams, May and November exams, June and December exams. My friends used to say how could you give so many exams. Well studies and studies only- true source for success in exams. But there were some basic learnings which I had from these failures: -

- we need to have a timetable of study, how many days it would take to complete the syllabus-a short format given below:

Number(No.) of chapters in -law (suppose)=10

Number of pages each chapter =100

Total No. of Pages=1000

In one day, you can study 10 pages=1 day (2hours suppose)

1000 pages=1000/10=100 days

No. of hours =2/10*1000= 200 hrs.

(this is just an example, you can modify it as per your capability)

- So, the above calculation shows, you have to increase no. of hours in a day ,if you have to complete the subject law in a month.
- This calculation may give you a fair idea for all the subjects -no. of hours required, available -accordingly modify your timetable
- A suggestion, this needs to be visited every 15 day`s
- we need to write and study
- make a list of sections-see them daily
- combine a set of case studies and repeated questions
- and please highlight, tick no of pages done-in modules

One more timetable is required to be made with a date and time, what was supposed to be done and what was actually done:

Monday	What was supposed to be done	Actually done	Pending
8:00 -9:00	Law chapter I: 1-20 pages	Law chapter I:- only 10 pages	Balance 10 pages

Again, my exam day came, it needs lots of courage and positive thinking to go back again to the exam, because now you know the fear of failure, anxiety and this mind will kill you with all the negative thoughts:

This time there were only three subjects to be given. This time I tried to present my answers in a better way for instance:

When a law case study comes, we should not merely write Yes or No for the answer, but need to present the case in the following way:

- Facts of the case: Read the question along with that start writing the facts of the case in the answer sheet.
- Query of the Question:
- Analysis of the Question:
- Relevant section/case law applicable:
- Yes or No for the answer and why
- Conclusion
- Underline the sections

And this time “CLEARED” the exams. It’s a different kind of pleasure, feeling of achievement when you clear your exams.

And CS exams also started -I like case studies very much and cleared CS Intermediate also in first attempt. I got 75% In CS Accounts, being a Science graduate quite happy with these marks.

Cleared Group I and II CA Inter and Group I and II CS Inter, In this way I completed half of both CA and CS course.

CHAPTER VIII-UNCERTAINTY, FINAL EXAM FAILURE-A BIG BLOW

Then come CA Final-more difficult. more challenging ...gave the exam and again failed.

Once you fail CA exams then your motivation, confidence goes for a toss..... and slowly I went into depression, there was only one wait one aim clearing of CA exams and that was not happening. I the topper in my college and school is now a failure. There is a pressure of study and additional pressure of negative thinking in your mind...both of which are destructive and may not lead you to success...

Nowmy younger sister, finished her engineering and started job, but I was still a simple graduate.

Now my article ship also got completed, no office, no college, no outing, no entertainment-same routine daily-get up in the morning pick up the books which you have read ten times... again start reading them and also manage - this mind which keeps on talking to you - how long I have to study, will it be lifelong, will I ever become CA, when this wait will be over...

Those were some of the worst days of my life, but I continued, maintained my patience and perseverance. It was not easy and yes somewhere I was broken and shattered...but **one thing I was sure of, I won't stop giving exams.** I will keep on giving the examsMy only friend was my radio-yes, I love music very much and I used to/till today study along with music. In those days we used to have cassettes and radio. My favorite were Jagjit Singh, Ghulam Ali, Mirza ghalib ...

And one song which I would like to narrate here, which I still listen when I am in stress, these are bhajans from Hari Om Sharan:

“ Tera Ram ji karenge beda par udasi man kahe ko dare, naya teri Ram Sahare leher leher Prabhu aap sambhale dori tham ke to dekh ek barr”-

(God Ramji will help you to cross the river life, why are you so sad, it is He who balances everything just surrender to Him once)

That's my faith-I believe there is some power which is running such a big universe.

“waqt yeh bhi gujar jayega”-good or bad days they pass away, but till the time, that bad phase is there it is hard to believe it will ever pass away”

The only purpose of writing these points is to share with my fellow students who are going through the same phase that they are not alone in this journey and “waqt yeh bhi guzar jayega”

Slowly time passes away...I kept on giving exams but there was no success and then there started pressure from my parents for me to get married, I said yes at least let them complete their responsibility of getting me married. So, I got married but continued my CA CS.

The pain of not clearing CA was there with me ...but yes there was a happiness of being getting married, He was an MBA a good human being and gave full support to me for completing my CA.

Slowly again started settling in new life. and picked up my books again. I never thought for a moment to leave CA, a message to all-it pays to continue to giving exams. After marriage it's not easy to study but not impossible...again gave exam and could not clear

Chapter IX CA degree far away-started job

Still could not clear CA, things become day by day more difficult. There were lots of apprehensions in my mind, will I ever become a CA, will this struggle be over, will I be a student lifelong and at this moment you need someone to guide you, motivate you that life is not over if CA is not done -and in my case this motivation was given by none other but my husband. He helped me to get my confidence back and asked me to apply in good firms. You Know I was a CA CS Inter but I thought I won't get any job, that's not true.

Before I proceed further, I would like to say at this stage along with good studies you need a positive and free mind, in my case my husband helped me to build back my confidence and I got selected in a very good firm-which is still amongst top ten in India.

A change: I also became fed up with so much negativity AND then a day came when I stopped all these thoughts, and it was not easy but not impossible to stop all these thoughts-remember play with your mind...

I found a technique to play with my own mind, which helped me to control my thoughts -whenever there was a negative talk from my mind-I asked him to be quiet, and I start singing some song and asked the mind don't bother me whole day -let's talk about these concerns at night and when night comes you go to sleep and forget everything-surprisingly try it, it does works

Then I thought to do a job, maybe I was too bored of studies, may be job will give you more confidence. So, my first thought was I don't have any degree I may not get a job, even if I get a job it won't be a managerial level job-why these thoughts -it's all because of continuous failures.

Here again I got a full support and confidence from my husband, he asked me to apply for senior level jobs in good firms- and too my surprise I got a manager level job in one of the good CA firms in India, so my fellow students my experience says even a CA Inter would get a good job and good job experience may take you to great career heights—I am speaking this out of my personal experience.

I kept on doing good in my jobs and kept on studying -in car, in bus, in train- wherever found time and Slowly I cleared CS Final, so now I am more than a graduate. I got an opportunity to head the finance department as CFO-Chief

Financial officer, as head internal audit though my other degree CA was not still there with me

The only purpose of writing all the above paragraphs is to motivate you all to keep doing good work along with studies

CHAPTER-X FINALLY BECAME A CHARTERED ACCOUNTANT

A CA after marriage, A CA after job, a CA with no major coaching, A CA with hard work and smart work:

Now I am a married person with no degree in my hand, no job, no confidence - just studying and studying...

I thought of taking a job, here also low self-esteem, no confidence. I thought no one would give me a job, but here again an important source of confidence in my life, my Husband-he told me you are having an intermediate degree, you have good leadership and behavioral skills, you will definitely get a good job, and it did happen I got a job in a CA firm as Assistant Manager, in no time I rose to the position of Manager, then Principal and even CFO -with no CA degree in my hand. Yes, this all is true. Hard work and smart work pays...

In all this -I did cleared CS and now I am a Company Secretary, a more than a graduate.

I worked in top CA firms in India, did audit of various banks, Financial Institutions, Hospitality and movie Industry. Partner in charge of one of the firms became my mentor and he taught me how to do good internal audits-Internal audit is an art and it involved dealing with people, process and procedures -all sensitive areas. Working in one of the top CA firms and getting appreciation from my seniors in office helped me to regain my confidence

Life never stopped for me, yes there was a big pain area-still not cleared CA.

With job, experience, more confidence, there was a reduced fear of failure, and one thing which I understood very well- I may not become a CA ever because I have seen people around me who could not complete their CA even after many years-but nothing would stop me to enjoy my life, I will live my life to the fullest-no more crying's (enough of them). Life is too short to spend in crying and made a big list of all positive in my life:

(It does make a difference)

There are lots of positive points-write on a piece of paper positive and negative points of your life, provided you don't take positive points for granted again I am saying it does work. So, my list included the following:

- good Parents
- good Husband
- good Family
- good Job
- good Health
- good life
- good food

etc...

Above all a Gratitude to God for what all He has given and Prayers for what all is missing

As said earlier, I believe in some superior power who is running such a big Universe.....

I started enjoying small things in my life-watching movies, going for dinner, an outing, spending quality time with husband, spending good time with my new friends, enjoying my job

CA did not become a life and death situation for me

And then slowly my confidence came back. I started enjoying studies, with job practical experience increased.

As said earlier never left studies, kept on giving exams. Here I would like to enumerate some of the ways/methodologies of my study which helped me in clearing the exams:

- Since I used to work so I need to carry my study material for study in train, car etc-This is what I used to do rather than carrying the whole book, I used to separate all the chapter and carry each chapter separately used to study them in car, bus, train, office lunch time and tick of the chapters which are done.
- I used to solve Revision test papers many a times
- I studied pattern of exam through scanners
- Made a set of top 30 theory questions, definitions which are getting repeated again and again and read the same many times
- Solved practical questions fully and complete without seeing answers

- Made a small diary of sections, read it many times in a day (giving section names and case studies in exam, increases chance of getting better marks)
- If in a chapter there are 10 questions, I try to do all of them but even if I do 5, I am “pucca” (fully confident) in those 5 and I am happy that I completed 50% rather than being upset for not completing the rest 50% (See glass half full or half empty)
- Positive thoughts. The most important thing that even if I don’t become a CA then it won’t be, shouldn’t be end of the world for me.
- I used to practice practical questions verbally-a big mistake, practical questions should always be practiced with writing, even if you do 10 questions of a chapter, do all these 10 questions in writing, the same way in which you have to write the same in exam on the answer sheets.
- I never practiced any mock test-which now a days a lot available online.
- Very Important-Limit your study material, means you should not have X Y Z lots of notes, lots of books on the same subject -first become expert in the subject with the institute module then you can practice from other books
- Very Important: This applies to me even now: Never ever study in your comfort zone, like on bed, in Air Conditioner -you are bound to sleep after some time. Always study on table and chair
- Set time for study and leisure, you can’t study in continuous for more than $\frac{3}{4}$ hours. After few hours take 15/20 minutes rest.
- It’s my opinion: I always used to study with music on, even while writing this book I am listening to music and song which is running –“abhi najao chod kar ki dil abhi bhara nahin” and I always stood among top ten in the class.
- For theory you may not have music playing but while doing practical’s it may be possible.
- Play with your thoughts/mind very important-one or other song I keep on playing in my mind/or my mobile-so that it(mind) does not get time to think something bad/odd/negative-It helps a lot in your whole life, it did worked for me , there is no harm in giving a try...

- Never ever discuss the paper after the exams, just start preparing for the next day exams
- Please do complete all your papers, don't leave the exam in between
- When in the examination hall-ask your mind please don't disturb me with negative thoughts and anxiety, play a song or bhajan or answer in your mind
- Give answers in your best handwriting, underline the space after completion of each answer, highlight with pencil or pen sections case laws.
- A suggestion-The first question which is compulsory , difficult and long should not be attempted at first go...because it may take time to complete , or you may not be able to solve the same ..then in initial 20 minutes of start of the exams , you may loose your confidence....which will have a bad impact ...for next 3 hours, rather attempt some short notes question first which is easy and short....

On the exam day:

I still remember there was exam and one of the client's audit was going on. In morning I used to give exam, afternoon attended office, evening home - revision and next day exam-and you will be surprised to know I cleared exam. My friends used to tease me -don't tell anyone you cleared the exams without any leaves -no one will believe you.

AND THEN THE RESULT CAME, now it used to come on computer screen in flash of a second-"FAIL" OR "PASS, there was no notice board.

I WAS "PASS"IN CA FINAL.

*I BECAME A CHARTERED ACCOUNTANT- A DREAM CHERISHED FOR SO LONG, ONE OF THE BIGGEST DAY AND THE MOST MEMORABLE DAY OF MY LIFE
And life moved on*

ALL THE BEST TO YOU ALL....

