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PRESENTING FIRST OF ITS KIND- COLLECTORS EDITION



# CA (CLASS APART) MAKERS OF WORLD ECONOMY



## UAE EDITION

BROUGHT TO YOU BY VIKAS BHARGAVA







The First Edition of “CA (Class Apart) - Makers of World Economy”  
Showcasing the Achievement and success stories of Icons from the Financial World.

Conceptualized and Produced by Vikas Bhargava

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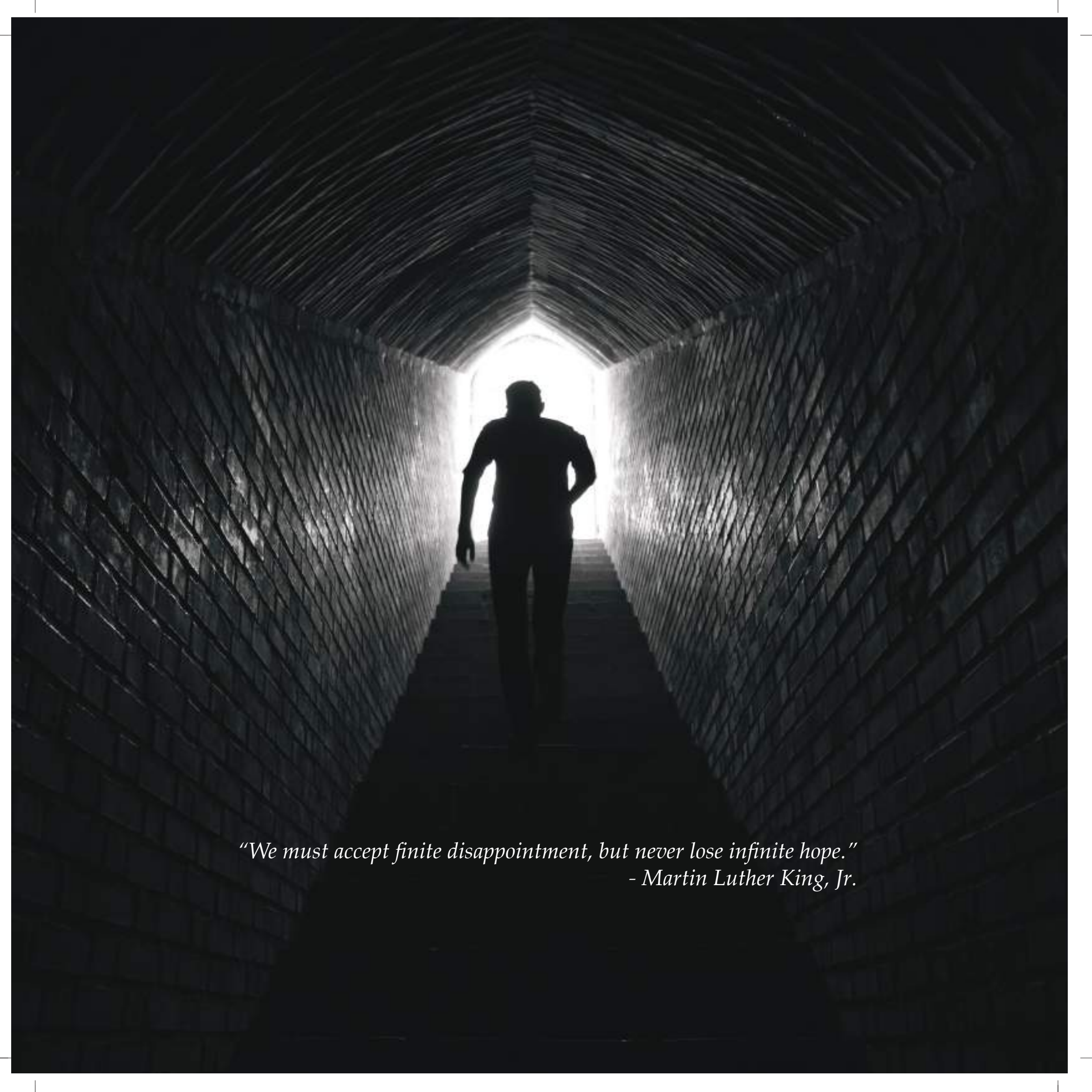
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*"We must accept finite disappointment, but never lose infinite hope."  
- Martin Luther King, Jr.*

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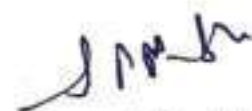
**Message for congratulations**

It is with great pleasure and pride that I extend my warmest congratulations to you and the entire team at DCOM Designs Co FZE on the momentous occasion of the launch of the "Makers of World Economy" coffee table book.

As a fellow Chartered Accountant, I understand the unwavering dedication, meticulous attention to detail, and profound commitment to excellence that are inherent in our profession. Your remarkable achievement in commemorating the journeys of 50 distinguished CAs in this first edition of the book is truly commendable.

The role of Chartered Accountants in shaping and sustaining the global economy cannot be overstated. They are not only financial experts but also trusted advisors, strategists, and guardians of fiscal integrity. Their profession plays an integral part in ensuring transparency, accountability, and financial stability in both the corporate world and public sector.

Once more, congratulations on this significant achievement. May "Makers of World Economy" rightfully assume its place as a timeless source of inspiration and admiration for generations to come.

**Suresh Prabhu**



Ahmed Y.H. Al Yousuf



**Message of Congratulations**

It gives me immense pleasure to know that UAE based "DCOM Design Co. FZE" is bringing out its yet another edition of Coffee Table Book titled **CA (Class Apart) "Makers of World Economy"** by the team led by Vikas Bhargava and his team.

"CA" the financial doctors, have been adding value selflessly for the economic growth not only to business but also to the countries. I'm happy to know DCOM Designs after the successful launch of many books, now bringing this book. I'm sure this will promote and grace the aura of CA community not only in UAE but also around the globe.

I convey my heartiest good wishes to all those who are associated with this Coffee Table **CA (Class Apart) "Makers of World Economy"**. I Wish I can see more in the years to come.

I wish all best in their endeavors.

Sincerely,

Ahmed Al Yousuf

*Paras Shahdadpuri*



Message of Congratulations on CA (Class Apart) "Makers of World Economy"

It is with great pleasure that I extend my heartiest congratulations to DCOM Designs and the visionary leadership of Mr. Vikas Bhargava for the remarkable endeavor in launching the coffee table book, CA (Class Apart) "Makers of World Economy".

This commendable initiative not only celebrates the esteemed profession of Chartered Accountants but also highlights their invaluable contributions to the global economy. In a world where financial stewardship is paramount, the role of Chartered Accountants stands as a cornerstone in ensuring the integrity and sustainability of businesses and industries.

I am particularly delighted that this publication originates from the vibrant landscape of the United Arab Emirates, a testament to the boundless opportunities and cultural diversity that characterizes this nation. The UAE serves as a beacon of progress, where individuals from over 200 nationalities converge to realize their dreams and aspirations.

As we acknowledge the significance of this coffee table book, I extend my best wishes to all those involved in its creation. May this endeavor inspire future generations and further elevate the stature of the Chartered Accountancy profession globally.

With best regards,

Mr. Paras Shahdadpuri  
Chairman, Nikai Group of Companies  
Dubai - UAE

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**NIKAI GROUP OF COMPANIES**

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**Letter Of Congratulations from The Desk of Vivek Oberoi**

Congratulations on the launch of the Coffee Table Book titled CA (Class Apart) "Makers of World Economy" from the vibrant and opportunity-rich landscape of the UAE! It's truly inspiring to witness the diverse successes of individuals from over 200 nationalities in this dynamic region.

Chartered Accountants have continually demonstrated their dedication and expertise, contributing significantly to the economic landscape. This new venture by DCOM Designs, spearheaded by Vikas Bhargava and his team, is a testament to their commitment to showcasing and celebrating the achievements of the CA community.

From empowering SMEs to bolstering large corporations, Chartered Accountants play a pivotal role in driving financial strength across various sectors. This book not only honours their contributions but also serves as a source of motivation for future generations eager to embark on similar journeys.

My sincerest congratulations to everyone involved in bringing this remarkable project to fruition. Here's to the success of CA (Class Apart) "Makers of World Economy" and many more achievements in the years ahead.

Best Wishes,  
Vivek Anand Oberoi,  
Dubai, UAE.

## chetan bhagat entertainment private limited

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I wish all best in their endeavor.

FOR CHETAN BHAGAT ENTERTAINMENT PVT. LTD.

Sign & Stamp

DIRECTOR



Once again, I would like to thank all the community members for giving me this opportunity to work on this wonderful project. Not to miss the long waiting and calls, but it all ended in great meetings and hospitality. "It's the normal line, but that's true."

Each person and their family are in a class of their own; there is a lot to see, a lot to learn, and a lot to write about. Many of us missed meetings yet felt the aura and grace while working on the designs.

Like always, I say... Initially, it seemed like a daunting task, but when I started, I had a vision that was supported by a great team. I also want to thank all the members of this journey who not only stood by me but also encouraged me to continue the work on this coffee table book. They constantly guided me all through to make this book memorable, as each had a great source of content. Rest; I'm sure the details of the book will explain.

*On a personal note - many of the Icons are so different and motivated that I would like to visit their hometown and make a documentary film. I dedicate this book to my parents, as the initial idea was given by my mother. I also would like to thank my boss Teena Bhargava.*

*So let's meet over a drink... Though I prefer Tea :)*



**Vikas Bhargava**

Author / Publisher / Creative Cook of the Book



| MAKERS OF WORLD ECONOMY ..... 001

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# CA (CLASS APART)

## MAKERS OF WORLD ECONOMY



In the annals of financial history, the emergence of chartered accountants stands as a testament to the evolution of professional accounting. Born amidst the industrious fervor of Scotland in 1854, the Edinburgh Society of Accountants, the Glasgow Institute of Accountants and Actuaries, and the Aberdeen Society of Accountants swiftly attained royal charters, laying the cornerstone for a globally recognized professional designation. As Mary Harris Smith broke gender barriers in 1920, becoming the world's first woman chartered accountant following the Sex Disqualification (Removal) Act 1919, the profession's inclusivity burgeoned.

Today, chartered accountants wield their expertise across the expansive terrain of business and finance, navigating the intricate realms of auditing, taxation, and financial management with finesse. Whether ensconced in public practice, the private sector, or governmental agencies, these stalwarts of finance epitomize versatility and acumen.

Continual professional development is the lodestar guiding chartered accountants' journey, as they traverse through specialized interest groups, illuminating avenues such as entertainment and media or insolvency and restructuring. With a steadfast commitment to excellence, institutes provide a scaffold of support, offering advisory services, technical helplines, and immersive networking opportunities.

United under the aegis of Chartered Accountants Worldwide, a constellation of 15 institutes spans 190 countries, comprising over 1.8 million members and students.









The Institute of Chartered Accountants of India (ICAI) stands as a formidable pillar in this global fraternity, sculpting India's financial landscape since its inception on July 1, 1949. Enshrined by the Chartered Accountants Act, 1949, its mandate echoes the resonant call for regulating the accountancy profession in India, propelling it to the zenith of global acclaim.

In the realm of accountancy, chartered accountants epitomize erudition and versatility, seamlessly navigating the labyrinthine domains of taxation, financial reporting, applied finance, and management accounting. Their expertise, honed through years of rigorous training, empowers them to orchestrate the financial symphony of corporations, offering strategic guidance and fortifying the bulwarks of fiscal integrity.

Amidst the vibrant tapestry of India's economic narrative, chartered accountants occupy a hallowed niche, their

indelible imprint transcending individual enterprises to catalyze the nation's economic resurgence. As custodians of financial prudence and architects of prosperity, they epitomize the ethos of excellence and stewardship.

Embarking on an odyssey through the illustrious journeys of chartered accountants from the UAE, this epoch-defining coffee table book illuminates their towering personas, myriad responsibilities, and enduring impact on the nation's financial ethos.

Traversing the corridors of finance, we pay homage to these custodians of fiscal rectitude, whose indomitable spirit propels nations toward the zenith of economic prosperity.







SOME OF THE CLASS APART  
*iconic journeys....*







Signature Supporter

# Soaring Beyond Struggle

ANKUR AGGARWAL- CEO & Founder - BnW

*"Within adversity, Ankur unveils his resilience, crafting his destiny amidst the pursuit of dreams."*



Growing up in bustling Delhi, a young boy's journey began with his family's strong roots in Loharu, Haryana. Despite financial challenges, he went on to lead a top real estate company in Dubai, driven by his determination. Having lost his father at the age of 7, Ankur Aggarwal grew up under the

guidance of his dedicated homemaker mother and entrepreneurial father. From vending dairy products to navigating the bustling markets of Delhi, his journey exemplified the fluctuating nature of business dynamics, instilling in him values of perseverance and diligence from an early age.



Education proved pivotal, nestled amidst the lanes of Nangloi, where access to English-medium schooling was deemed a privilege. Guided by his mother's steadfast encouragement and his elder sister's academic prowess, Ankur traversed the corridors of learning with discipline and resolve. Upon completing 12th grade in 2005, Ankur stood at a crossroads, torn between academia and ambition. The temptation of pursuing a career as a Chartered Accountant (CA) was strong, and even before his articleship commenced, he dove headfirst into the realm of commerce with unwavering determination.

His tale of traversing Delhi's bustling streets is truly inspirational. From rickshaws to tempos, each journey was a pilgrimage. Enduring a 2.5-hour commute each way, Ankur showcased his steadfast commitment as he tirelessly honed his Chartered Accountancy skills.

Embracing the challenges of CA examinations, he embarked on a journey fraught with trials and triumphs. Working alongside his cousin brother, CA Vijay Agarwal, a seasoned professional in Chartered Accountancy, Ankur surged forward with unyielding resolve. His mentorship aided him in evolving from a novice to a seasoned expert.

With grit and a burgeoning clientele, he adeptly navigated the intricacies of taxation, compliance, auditing, and financial advisory. After a few years, Ankur attained a significant milestone, overseeing 64 clients, a testament to his perseverance amidst the hustle and bustle of Delhi. Reflecting on his journey, he underscores the importance of gratitude, reminiscing about scraping together funds for coaching and even sleeping under his workspace. Various mentors played a pivotal role in fueling his ambition. Amidst the whirlwind of his pursuits, Ankur

holds dear memories of indulging in Delhi's street food. These serve as poignant reminders of his roots and the city's indomitable spirit.

Joined in matrimony on November 28th, 2013, through an arranged alliance, Ankur discovered in his wife, Shilpa, not just a companion, but a partner whose MBA finance background and creative aspirations as a budding writer enriched their bond. Their son, Ansh, born on September 24th, 2014, heralded hope and fresh beginnings, intertwining their lives with the cosmic fabric of existence.



*“I wanted to fulfill my dream of getting a visiting card for myself,”*

In April 2012, Ankur and a friend initiated Ankur, Akush & Company, swiftly attaining success. However, divergent visions led to a parting of ways, compelling Ankur to pursue his entrepreneurial dreams independently. Fueled by childhood tales and the joy of creation, his venture evolved, steadfastly holding onto its foundational values amidst changing tides.

Amidst the shifting scenery of corporate spaces and residential realms, Ankur remained steadfast in his professional dedication. Despite the allure of opulence, he charted his course alone, unwavering in his focus.

A pivotal family excursion to Europe in May 2018 exposed Ankur to fresh perspectives. While professionally, he became attuned to challenges back home—compliance hurdles, due diligence demands, and delayed payments.

Driven to explore new horizons, Ankur embarked on a journey to Dubai, tirelessly cultivating connections throughout 2019. Despite setbacks and company disbandments, his adherence to ethical principles remained unwavering. Guided by his convictions, Ankur established AAC Global FZE, a consultancy firm rooted in integrity and expertise. Leveraging his prowess in financial modeling and structural intricacies, he carved out a distinctive path for himself.

These experiences, coupled with an unyielding zeal for growth, led Ankur to establish Bricks N Woods, a renowned real estate entity in the UAE. Anchored in resilience and ethical standards, his endeavors continue to shape lives and futures.







Aggarwal underscores BnW's distinction in the competitive real estate arena, attributing it to the company's strategic and purpose-driven approach to growth and innovation.

Their evolution commenced with brokerage services, expanded into underwriting large-scale projects, and delved into development through joint ventures and collaborations. Presently, BnW oversees a diverse portfolio, including projects in prominent areas like Al Marjan, Furjan, and various townhouse communities.

Future initiatives prioritize sustainability in luxury residences, commercial spaces, and upscale hotel projects.

With a visionary outlook, Ankur spearheads 14 upcoming projects, shaping the UAE's real estate landscape while fostering community development and sustainable growth. Looking ahead, Ankur envisions a burgeoning project portfolio, with the anticipated expansion of Assets Under Management (AUM) surpassing Dh30 billion. Additionally, he aims to position BnW among the top five development firms in

the UAE. Currently, Bricks and Woods boasts a robust presence in Dubai, India, and the UK, with strategic advancements marking just the initial phase. Ankur aims to establish twenty global branches within the next two years to cater to growing global demand.

By understanding local markets, leveraging regional expertise, and maintaining a broad global perspective, he offers clients successful strategies while ensuring resilience to address the evolving dynamics of the global real estate industry.





advocates for facing problems directly, viewing them as opportunities for learning and development. Anchored in the timeless wisdom of Nanji's principles, he endeavors to approach life with a sense of equilibrium, ensuring that his actions are guided by a balanced perspective.

readiness is key to navigating life's unpredictable twists and turns. As he aptly puts it, "The journey is circular—prepare for all that life may present."



Ankur underscores the importance of self-motivation, recognizing it as the primary catalyst for personal growth. He firmly

In Ankur's worldview, life unfolds in a cyclical manner, where every peak is inevitably followed by a trough. Yet, he believes in the power of preparation, understanding that







Signature Supporter

# Pioneering Pathways *in Finance and Law*

**HARSH PATEL** - Lawyer and Tax Advisor to Global Unicorns, UHNIs,  
Forbes Council Member Youngest Icon of UAE | Champions of Change | Forbes Top100 India | 35 U 35

*"Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it." - Steve Jobs*





In Mumbai, amidst the bustling city life, Harsh Patel was born into a family that valued hard work and determination. Raised by his parents, alongside his siblings, he experienced a nurturing environment, with his mother and sister serving as his pillars of support. His educational journey began with a pivotal four-month internship at the age of 15, immersing himself in the professional world which provided valuable financial support for his family. He always had an unwavering entrepreneurial spirit and with his passion for finance he pursued commerce at Narsee Monjee College of Commerce and Economics, setting the stage for his remarkable career.

Harsh Patel's school life was characterized by academic excellence and tenacity that led to him garnering accolades for his outstanding performance. One memorable incident was his receipt of an award for academic excellence,

showcasing his dedication and hard work. Coming from a lower middle class family and being driven by aspirations for upward mobility and financial stability, he chose the Chartered Accountant (CA) path over an MBA, viewing it as the premier pathway to achieving his goals. Harsh demonstrated fortitude, humility, and a strong determination to persevere which helped shape his academic journey and helped him propel to economic success.

Driven by an unyielding ambition for advancement, Harsh Patel embarked on the challenging path to becoming a CA. At an age where others would choose an internship in big firms, with the values of integrity and determination, Harsh set out to carve his own business. He conquered the hurdles of the CA examinations with unwavering perseverance. His efforts bore fruit when he attained his CA

qualification, a pivotal moment in his professional journey. His aspirations always transcended conventional career trajectories. Motivated to establish his own legacy, he delved into law, earning a Master's degree and becoming a UAE registered DIFC lawyer. His expertise in finance and law positioned him as a pioneer in facilitating international trade and business expansion.



Throughout his journey, Harsh encountered numerous challenges, including navigating the 2008 financial crisis, each serving as a catalyst for growth and shaping his resilience. Refusing to adhere to conventional paths, he founded Water and Shark at the age of 19, offering innovative financial and legal services. The company quickly gained prominence under his visionary leadership, earning him recognition as a rising star in the industry. His entrepreneurial spirit led to accolades such as the FinNext Award for Excellence in Finance and the Service Excellence in Banking & Financial Services Award. Additionally, he received the Champion of Change Award by the Governor of Maharashtra and was listed among Forbes India's top 100 Managers. Recently, at the EU-India leaders conference, he addressed European Union (EU) business leaders, advocating for increased investment and collaboration between the EU and India, especially in the automobile sector.

As a Chartered Accountant deeply invested in the global economy, Harsh Patel envisions several changes and proposes some of the following solutions:

1. Embracing Technological Innovation:
2. Enhancing Regulatory Compliance

3. Promoting Ethical Practices
4. Facilitating Global Business
5. Promoting Sustainability and ESG Reporting

Through strategic implementation of these initiatives, he seeks to drive efficiency, transparency, and long-term value creation across industries, fostering growth and prosperity on a global scale.







Harsh Patel envisions leaving a legacy of empowerment and positive impact. His accolades, including the Icon of UAE and Leader of Change Award, testify to his commitment to excellence. In 2022, he received the Acharya Abhinav Gupt Award by the Governor of West Bengal for notable contributions to finance and law.

Recognized for philanthropy, he earned the Pride of Maharashtra Award for remarkable contributions to economic growth. Harsh's success is defined by continuous growth,



resilience, and meaningful difference-making. He remains dedicated to steering Water and Shark towards global finance and law leadership, aiming to create a brighter world.

To the budding CA community, Harsh Patel's message is clear: Believe in yourself, embrace challenges, and aim high, adopting what he calls the "3D's Principle": determination, discipline, and dedication.

His journey, from humble beginnings to global recognition, inspires us to persevere and leave



a lasting impact. As Chief Financial Advisor of the International Human Rights Council and Secretary of the Foreign Trade and Investment Committee of the Asian American Chamber of Commerce and Industry, he pioneered innovative solutions in finance and law.

Harsh Patel embodies ambition, resilience, and impact, proving that with determination, discipline, and dedication, the sky's the limit.

For him, success is not just achieving goals but also creating positive change in society.

*"Success is not just achieving goals but also creating positive change in society".*





Beyond the boardroom, Harsh finds solace and fulfillment in his personal life. Despite his demanding schedule, His commitment to philanthropy shines through his initiatives to empower underprivileged children through education.

Through scholarships, mentorship programs, and community outreach initiatives, he has impacted the lives of many children, embodying Harsh's belief in giving back to society. Balancing professional ambition with personal well-being, Harsh Patel embraces a

routine of daily running and occasional cricket matches, finding both physical rejuvenation and camaraderie in these activities. Recently venturing into golf, he discovers a newfound sense of tranquility on the greens, fostering a holistic approach to success and fulfillment.

Harsh Patel's life is a testament to the power of ambition, resilience, and impact. From humble beginnings to global recognition, his journey inspires us to dream big, persevere in the face of adversity, and leave behind a legacy that transcends time.



*Beyond the boardroom, Harsh finds solace and fulfillment in his personal life.*







Signature Supporter

# Navigating Challenges *with Integrity*

**KRISHNA SUBRAMANIAN** - CFO/Turnaround Specialist/Board Member/Angel Investor

*Noble prize Winner, 'The world is full of magical things, patiently waiting for our senses to grow sharper'.*



These words resonate deeply with the journey of Krishna Subramanian, a man whose life embodies resilience, determination, and a profound connection to his roots. Krishna Subramanian, a Tamilian, native of Kerala and raised in Hyderabad during his formative years, embodies resilience and humility. Growing up in a tight-knit family environment in southern India, he was deeply influenced by the values of simplicity and humility instilled by his parents.



Despite facing physical challenges from a young age, Krishna tackled life's obstacles with the unwavering support of his elder sister and younger brother. His steadfastness was particularly evident during a challenging health setback at the age of five, which persisted for over a decade, marked by numerous surgeries and mobility difficulties. Despite these hardships, Krishna's determination found expression and triumph in indoor sports, where he excelled as a champion in quizzing, chess, and carrom board. His achievements stand as a testament to the resilience fostered by his upbringing and the strong bonds shared with his family.

As Krishna journeyed through school and college, he crafted a mosaic of cherished memories with his friends. Among them, one friend's steadfast support stood out—cycling miles to deliver notes during times of illness—a gesture etched deep in Krishna's heart. Krishna, driven by his passion to learn, pursued his education diligently, culminating in being recognized as the college topper at IIMC Hyderabad. Concurrently, he attained his Cost Accounting and later Chartered Accountancy degrees, showcasing his diverse skill set. Along this educational path, influential mentors like Mr. Shriram and Mr. Raja in Hyderabad played pivotal roles, imparting invaluable life skills essential for navigating the professional landscape.





*"Success favours the bold and the prepared"*

Krishna's professional odyssey led him initially to Bengaluru where he learned the ropes of corporate accounting and finance at Wipro and later to the bustling metropolis of Dubai, where he encountered a world of opportunities and challenges.

His tenure in Dubai with Acer Computers and later Showtime, marked the beginning of a transformative phase. Under the guidance of mentors like Mr. Paul Green, a seasoned CA from the UK, Krishna's worldview expanded, embracing the global intricacies of his profession even as he completed his CPA and CMA degrees from the USA.

In 2006, Krishna embarked on a new chapter with Limitless, the Dubai World entity. As he immersed himself in the dynamic landscape of the international real estate sector, Krishna's role as CFO for Limitless, became synonymous with innovation and resilience. Amidst the backdrop of the 2008 financial crisis, Krishna navigated turbulent waters, engaging in high-stakes negotiations with global entities.

His tenure at Limitless not only honed his financial acumen but also solidified his reputation as a turnaround specialist, adept at steering organizations through adversity. His later roles as CFO at Dubai Properties, Al Fahim, Al Yousuf and other entities, were focused on operational and/or financial transformation.



*"Innovation is the lifeblood of progress."*



As Krishna reflects on his professional journey, he envisions a future where Chartered Accountants play a pivotal role in shaping the economic landscape. Embracing the transformative potential of technological advancements, he advocates for a paradigm shift in the role of CAs, transcending traditional boundaries to embrace strategic thinking and innovation.

In a world reshaped by the pandemic, Krishna sees limitless opportunities for growth and evolution. He implores his fellow CAs to embrace change, leveraging AI and technological advancements to enhance their value proposition.

He also emphasizes on the importance of adding value beyond conventional financial

tasks, championing transparency and integrity as the cornerstones of professional conduct. Krishna's vision for the future extends beyond corporate boardrooms; it encompasses a commitment to societal impact and legacy-building. He envisions a cadre of CAs who not only uphold financial stability but also champion ethical leadership and social responsibility.



Whilst Krishna pursues his professional career, he has managed to strike a fine work-life balance. Supported by his wife Mala, a Chartered Accountant herself, he cherishes moments spent with his daughters Ananya and Annika. Beyond familial bliss, Krishna indulges in hobbies like online chess, sudoku and travel, finding balance amidst life's demands.

He also enjoys mentoring young professionals as they embark on their career path. Guided by

the values instilled by his family and spiritual mentors like Adi Shankaracharya and Sri M, Krishna remains steadfast in his belief in humility and spirituality.

For Krishna, success transcends material pursuits; it lies in the impact one leaves on society. As he reflects on his journey, he aspires to be remembered as a catalyst for change and a beacon of integrity.

His legacy, he believes, will be defined by his

unwavering commitment to giving back and honoring his roots.

In the tapestry of life, Krishna Subramanian's story stands as a testament to resilience, integrity, and the enduring power of the human spirit. As he continues to tread the path of purpose and service, his journey inspires all who encounter it, a reminder that true success is measured not by wealth or accolades, but by the lives we touch and the legacy we leave behind.







Signature Supporter

# A Financial Doctor's

## *Journey of Simplicity, Resilience and Determination*

**Piyush Bhandari** - CEO NIDI Services DMCC



In the quaint town of Udaipur Fatehnagar, Piyush Bhandari's story unfolded against the backdrop of humble beginnings. Raised in Beawar, Rajasthan, amidst the embrace of familial love, Piyush imbibed the essence of responsibility and duty from his father, a dedicated clerk at the Central Bank of India. With two siblings by his side, he learned early on the importance of prioritizing

family. Despite the financial constraints, education remained the cornerstone of hope in Piyush's world. From the dusty streets of Fatehnagar to the bustling classrooms of Beawar, Piyush's journey is a testament to resilience, navigating the complexities of language barriers with unwavering determination, he has strived to carve a path that became an example for others to follow.



*A decision to pursue CA Foundation exams marked a turning point, and ultimately defined his professional journey.*



Piyush's academic journey took a pivotal turn when, at the crossroads of his educational path, he faced the disappointment of not clearing the pre-medical exams. Undeterred by this setback, guided by his mother's encouragement and his own resilience, Piyush embarked on a new trajectory – one that led him towards Chartered Accountancy. The transition from aspiring doctor to aspiring accountant was marked by uncertainty and unfamiliarity, yet Piyush embraced the challenge with characteristic determination. His decision to pursue CA Foundation exams marked a turning point, and ultimately defined his professional journey.

Relocating to Mumbai in 1999 marked a significant milestone in Piyush's professional


journey. Under the tutelage of his cousin and mentor, Piyush embarked on the arduous path of becoming a Chartered Accountant. Despite grappling with initial apprehensions and language barriers, Piyush's unwavering dedication saw him through the rigorous articleship with Sudit K Parekh & Co, laying the groundwork for his future successes. The transition from the familiarity of Beawar to the bustling metropolis of Mumbai was not without its challenges, yet Piyush's steadfast commitment to his goals propelled him forward.



In addition to his expertise in areas like liquidation, Piyush's journey at Dinesh Gandhi and Associates saw him make significant contributions to Bank Audits and International Tax Advisory. His pioneering work in these areas further solidified his reputation as a trusted financial advisor, positioning him as a

key player in the firm's growth and success. Climbing the ranks to partnership, his dedication, resilience, and drive for excellence continued to shine through, inspiring others in the field and showcasing the tangible results of hard work and determination. Mentors such as Dinesh Gandhi and Dipen Sethia provided invaluable guidance and wisdom, while friends like Sunil Chordia and Rupesh Lalwani offered unwavering support throughout his journey. Their combined influence played a pivotal role in shaping Piyush's path to success and establishing him as a leader in the financial industry.





*He acts as a guardian of economic well-being, diagnosing financial complexities and prescribing solutions to ensure stability and growth.*

Piyush, likening Chartered Accountants to "Financial Doctors," ventured into the realm of international taxation, setting his sights on Dubai a decade ago. Despite the formidable challenges presented by the COVID-19 pandemic, his resilience and strategic foresight not only enabled him to navigate the dynamic global financial terrain but also positioned him as a leading authority in the field. In this capacity, he acts as a guardian of economic well-being, diagnosing financial complexities and prescribing solutions to ensure stability and growth.

Beyond his professional endeavors, Piyush finds fulfillment in his personal pursuits and philanthropic endeavors. A devoted family man, he cherishes moments spent with loved ones amidst his busy schedule. His passion for marathon running serves as a testament to his tenacity and determination, transcending physical boundaries to embrace new challenges and conquer new horizons. Moreover, Piyush is deeply committed to giving back to society, actively engaging in charitable initiatives and community service endeavors.





In Piyush Bhandari's life, his wife stands as his unwavering source of support and strength. Rooted in the principles of Jainism, they uphold the belief in Karma, guiding their actions with compassion and kindness. Piyush and his wife form a formidable team, with her

role as a homemaker holding immense significance in creating a warm and nurturing home. Her dedication allows Piyush to traverse international borders freely, confident in her ability to manage household responsibilities. Her selflessness enables Piyush to provide

advisory services worldwide, highlighting their partnership and mutual respect. As Piyush indulges in his passion for cooking, inherited from his grandfather, his wife's steadfast support enriches every aspect of their shared journey.





Piyush's journey serves as a powerful reminder of the transformative power of perseverance, resilience, and determination. Rooted in the principles of integrity and hard work, his success embodies the essence of a CA— a guardian of economic well-being, bringing about positive change, and a beacon of integrity in this complex world.

In the rich tapestry of Piyush Bhandari's life,

his blog "Justsaying" serves as a beacon of inspiration, spreading motivational messages to uplift spirits and instill happiness. Beyond his professional achievements, Piyush's impact extends to countless individuals, especially school children seeking guidance and solace.

Realizing the profound impact of written words, he has inspired a circle of friends to embrace marathon running, symbolizing the

ripple effect of encouragement. His journey is not just about personal triumph but a testament to the resilience of the human spirit. As a financial doctor, Piyush embodies integrity, service, and dedication, offering guidance in an uncertain world.

His story reflects the boundless possibilities awaiting those who dare to dream and persevere.







Signature Supporter

# A Driven Life of

## *Dauntless Determination and Unwavering Commitment*

**RAJINI RAVI** - Global Head, Finance Operations - Inchcape Shipping Services Ltd.



*A Multifaceted Visionary Sculpting Inspired Workspaces with an Inviting Radiance*

Rajini was raised in a traditional Chennai Brahmin family, where her grandparents instilled strong values like discipline. The middle child was eager to challenge norms and forge her path. As a student, Rajini's ambition and wit were evident. She copied the language questions word-for-word during an admission

test with no prior Hindi knowledge, earning five marks for excellent handwriting despite failing that section. Her determination shone through as she convinced the faculty, "I'll learn Hindi by half-year," after being granted conditional admission requiring her to learn it by year-end.



*"When it came to CA, it was all about logic, structure, and playing by the rules. Very few subjects require that logical thinking—I took to it like a duck to water."*



Rejecting conventions, Rajini opted for the newly introduced commerce stream after 10th grade, drawn to the road less traveled. "I'm always enamored by novelty. Going against the grain has been my driving force." She soon set her sights on the rigorously logical path of chartered accountancy (CA). "For CA, it was all about structure and playing by the rules - a rare field requiring such stringent logical thinking, which I took to naturally."

Undeterred by the formidable CA entrance exam, Rajini cleared it while just a B.Com fresher, joining the fast-tracked integrated course. The following two years were utterly consumed by an intense cycle of "class, office, class, home, sleep" as she juggled B.Com and CA concurrently via overlapping six-month schedules. "I was oblivious to the outside

world, but that myopic focus paid off - I succeeded by embracing a challenge far exceeding my age and circumstances," she reminisced.

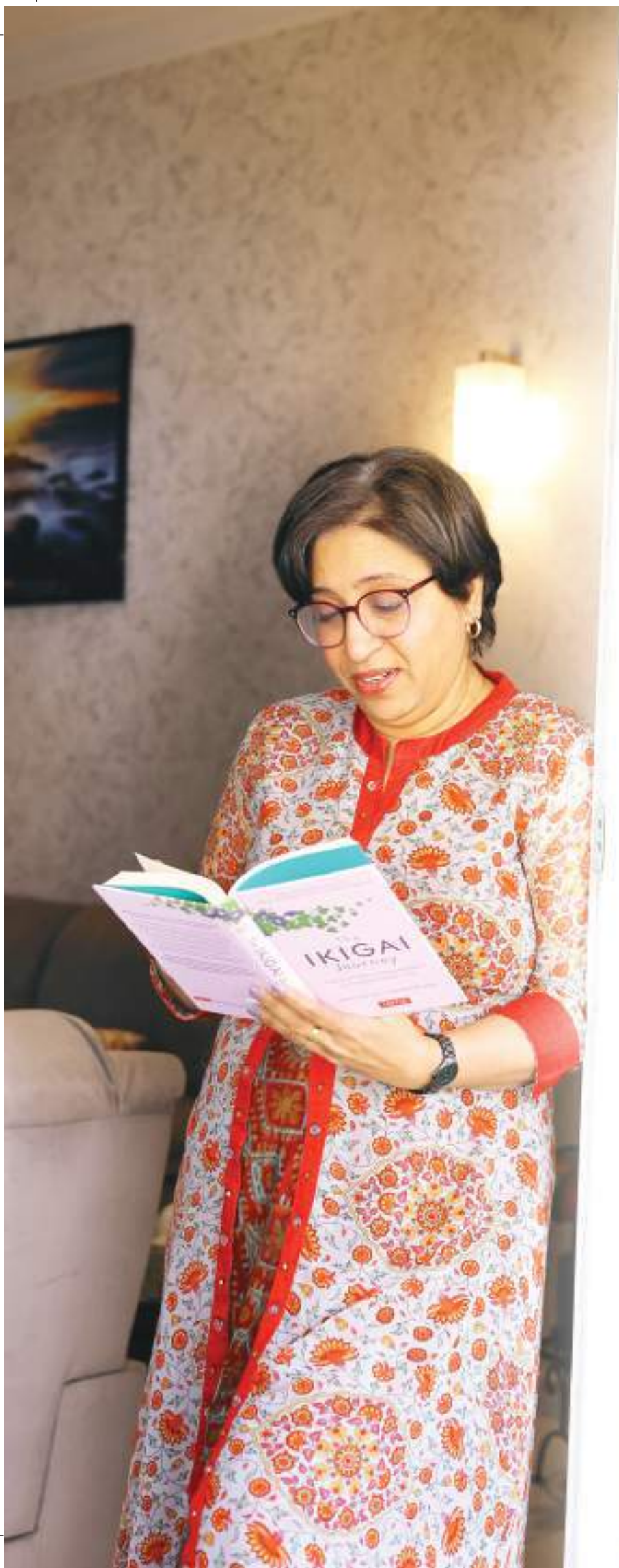
It was during this pivotal juncture that Rajini faced the devastating loss of her husband, who passed away at a cruelly early age. Instead of allowing the tragedy to overwhelm her, she channeled her anguish into an even fiercer determination to succeed. When most would have faltered, Rajini's passion and grit burned brighter than ever before.

While she had no single overarching mentor, Rajini found profound inspiration in the faculty, who fueled her passion on their own. Professors like Vittel for statistics, Bhupati for tax, and Shiv Kumar for costing left an

indelible, motivating impact. "They had so much passion to impart knowledge. I felt like a small fish learning from the whales, but they were prouder of me passing than I was myself!"







*However, her biggest inspiration and pillar of strength remained her father - a businessman who became an acclaimed public speaker despite lacking a college degree. "You could hold an audience spellbound with his speech. I want to think a part of that innate ability rubbed off on me. More importantly, he allowed me to think independently and find my path, even when it diverged from convention."*

Rajini's keen eye for design and passion for shaping inspiring environments carried over into her professional life.

She took immense pride in conceptualizing and executing the interior layout and aesthetic of her surroundings. Rajini firmly believed that the working environment played a pivotal role in cultivating creativity, motivation, and productivity. With her innate flair and thoughtful approach, she

crafted workspaces that energized and uplifted.

When it came to raising her daughter, Rajini believed wholeheartedly in giving her the same autonomy she had relished. "I am an Indian parent because I followed the non-interference policy! I made her comfortable being authentic, not imitating me or societal expectations. I guided her to stay true to her core values."





*She criticized the prevalent selfish,  
close-minded attitude:*

*"There's no interpersonal  
connection left - even in offices,  
people isolate themselves,  
caring only about growing their  
vertical to avoid redundancy."*

Rajini upheld work-life balance, working "9 to 5 for the company, life afterward." Career advancement took a backseat when her daughter needed her - "They didn't own me 24/7. My life was my own after office." Her hobbies like reading, music, and travel provided creative outlets. As an auditory learner, music aided her focus while studying, helping her "drown out distractions."

In the post-pandemic economy, Rajini felt that the corporate world had become overly money-driven at the grave cost of human empathy and connection. "Business should be so much more than just making money," she opined.

"Any enterprise that genuinely adds value has sustained economic cycles, while ones simply chasing a quick buck inevitably fall flat."



She was deeply critical of the prevalent selfish, myopic attitude: "There's no interpersonal connection left in most workplaces - even in offices, people isolate themselves in silos, caring only about growing their vertical to avoid redundancy." Rajini prophesied another major economic correction on the horizon unless businesses urgently rediscovered the paramount importance of human ethos over sheer, soulless profits.

For Rajini, success stemmed from her belief: "Today is the first day of your life - you choose what to make of it." It meant upholding her values and integrity and making positive impacts, not wealth or status.

Her advice reflected this: "We're not mere accountants but finance professionals controlling a business's lifeblood. Strategize that capital's flow wisely."

Her legacy wish was simple: "I positively impacted and empowered every life I touched."

Through extraordinary resilience forged by tragedy, unwavering passion for her path, and an inspirational moral core, Rajini's brilliant, indomitable spirit indeed achieved that goal and more.







Signature Supporter

# The Unstoppable *Dreamer*

**VIJAY SOMANI** - CEO & Managing Director – Union Cement Company PrJSC, RAK-UAE



*"The path of success is shaped by positive mindset coupled by taking massive determined actions for dreams you have when you are not sleeping"*

"It's choice – not chance – that determines your destiny" Vijay Somani's life mantra echoes through his extraordinary journey and is a true testament to the power of perseverance and unwavering determination. Born into a

middle-class family in Pali Marwar, Rajasthan, where education was not a pre-planned career priority four decade ago, Vijay defied the odds and embarked on a path that have carved his destiny.



*"Success is an outcome of perfection, persistence, and smart hard work,"*



The pivotal moment came when his parents assent to his dream of becoming a Chartered Accountant despite the hardship of a typical middle middle class family of five. With a burning desire to succeed, Vijay came out with flying colors in his CA examinations at age of 22 years, a feat few could achieve in those challenging times.

"Success is an outcome of perfection, persistence, and smart hard work," he often says, "it's not the pedigree but the fine performance that counts."

Vijay's journey took him to Delhi, where he joined SS Kothari & Co Cas, for his further learning & training. His commitment to excel and relentless efforts earned him a coveted opportunity with the esteemed Aditya Birla

Group, he kicked off his professional journey with Indo Gulf Fertilizers, the group's pioneering & system flagship endeavor at that time. This marked the beginning of a remarkable career spanning various industries and continents.

Over the years, Vijay's talents were recognized, and he found himself navigating diverse roles, from establishing the Aditya Birla Group's International Trading office in Hong Kong office to spearheading Textile and Petrochemical operations for Indo Rama Indonesia. His resilience was tested when he spent almost two years setting up a new textile unit in Turkey, overcoming newer business & social cultural, language, at the same time not so ease of doing business environment and legal challenges with his exceptional abilities.

In 2005, a turning point arrived when he stepped up for courageous entrepreneurship leaving behind comfort & safety zone, Vijay left his well-paying & recognized job and ventured into the challenging territory, joining newly established the Dubai Gold and Commodities Exchange, (DGCX) Dubai as a founding member. Dubai-UAE becomes my sixth country outside India as resident including Malaysia, Singapore, Hong Kong, Indonesia & Turkey.





*"It takes a certain amount of courage and madness to leave a well-paying job and start afresh,"*

From 2009 to 2015, Vijay seized opportunities in the Mining & Steel industry, exploring iron ore and magnesium ore fresh licenses across Africa continent, leading a large team of geologists, and forging connections with local country's highest level that matters plus delegates from the Indian government time to time. He was driven by his enduring spirit and unrelenting pursuit of greater heights. He eventually joined the Shree Cement Group, the third-largest cement manufacturer in India, as they established their headquarters in Dubai. Sharp business acumen & entrepreneur skills backed up by unconditional love towards work responsibilities, elevated him to the level of CEO & Managing Director of Union Cement Company PrJSC, RAK-UAE (a Shree Cement group company) in less than two years of its acquisition led by him.

I have a message for my fellow CA colleagues, don't stick to routine of accounts & audit for long but look for part of business decision making process in various commercial stream of the business/industry link to acquaintance of technical process basic but clear understanding in terms of commercial impact too. It is not easy but one should learn to map tactfully every piece of business information & action into bottom line & business objectives.



*"Therefore, dream big when you are not sleeping."*

Despite his professional successes, Vijay remained grounded, cherishing his family's unwavering support and finding joy in simple pleasures. An avid moviegoer, new destination travel thirsty and foody including sweets, he delights in spending quality time with his loved ones and traveling, outing & watching films together. He also enjoys evening walks, playing badminton & pursuing activities that provide a refreshing balance to his busy life. No business success is real success unless it is a balanced life with loved one. Frequent travels abroad and visits to India allows him to maintain strong extended family bonds and attend cherished gatherings. My parents are backbone of not only my success but also lovely concord & strong bonding with extended family & social relationship back at home.

His better half Sangeeta Somani, postgraduate in English literature, a proud homemaker, has been a steadfast source of strength, enabling him to chase his dreams. "Nothing is impossible if you are determined and a smart, hard worker," he would advise aspiring CAs, "Therefore, dream big when you are not sleeping."

*Reflecting on his life, Vijay acknowledged the challenges and unpredictability, but his gratitude shone through, "I am so grateful for countless blessing & the life lessons I've learned along the way are just invaluable. Even so, life has always been complicated and unpredictable. Fortunately, I am blessed with a wonderful family, lifelong caring but idiot friends, and top-notch workplaces. Life is full of speed breakers and heart is overflowing with emotions but no complaint from life."*



Vijay's only daughter, Sanvi Somani, an aspiring MBA finalist, interned at ENOC in Dubai, fills him with immense pride. As he savors these moments, Vijay is grateful for the love and support of his lovely family, who have been his unwavering pillars through every triumph and challenge.

Vijay's story is a testament to the power of perseverance, resilience, and the courage to chase one's dreams. His awe-inspiring journey is a source of inspiration and optimism, reminding us that even the most audacious goals can be achieved with smart hard work, determination, and the support of loved ones.

*Life is queer with its twists & turns, don't give up, believe in yourself, live your passion, work super hard and love your family.*

*"Life is queer with its twists & turns, don't give up, believe in yourself, live your passion, work super hard and love your family."*







# Unwavering *Determination*

**HARIKISHAN RANKAWAT** - Managing Partner of RNG Auditors,  
Former Chairman of The ICAI Dubai, President of "Federation of Indian Industry" (FII - Dubai Chapter),  
Board Member of "International Agro Arbitration Centre" (IAAC), Trustee of RBPG



*"Hard work is irreplaceable. It instils self-discipline, resilience, and determination."*

In the vibrant streets of Jodhpur, amidst the kaleidoscope of cultural hues, young Harikishan Rankawat imbibed the essence of perseverance from his humble beginning.



*"Entrepreneurship is about turning dreams into reality,"*



With an unwavering commitment to self-discipline and resilience as his armour, he embarked on a journey propelled by determination, inching closer to success with each determined stride. Rooted deeply in the rich tapestry of Jodhpur's Marwari culture, he embraced the values of unity and aspiration. "Our culture instilled," he fondly recalls, acknowledging its profound impact on shaping his values, aspirations, and overall outlook on life.

Setting his sights on Mumbai, Harikishan found himself in a sea of ambition and opportunity. "Mumbai was a melting pot of ambition," he recalls, reflecting on transformative years navigating the city's

dynamic environment. Here, he honed skills, and forged connections, laying the foundation for his ventures. Venturing to Dubai, amidst gleaming skyscrapers, he immersed himself in its vibrant business landscape as Senior Accountant at Majid Al Futtaim. "Dubai offered a canvas for innovation," he muses, reflecting on its pivotal role in shaping his career trajectory.

From the corridors of corporate giants to the helm of his enterprise, his entrepreneurial journey is a testament to his vision and tenacity. In the labyrinth of numbers and regulations, he found his calling—a commitment to excellence in the field of accounting.

Armed with a Chartered Accountant qualification and years of diverse experience, he founded RNG Auditors, a beacon of financial expertise in Dubai's bustling metropolis.



His pursuit of mastery and dedication to continuous learning earned him respect within the financial community and among his clients.

He always stresses the importance of continuous improvement in the pursuit of professional fulfilment.

Recognizing the power of connections, Harikishan actively engaged with professional organizations like the ICAI Dubai Chapter, where he found a platform to network and collaborate with peers. His involvement in these forums not only opened doors to new

opportunities but also facilitated skill development and knowledge exchange.

As Chairman of the ICAI Dubai Chapter, he spearheaded initiatives aimed at driving innovation and progress within the profession.

His leadership style, characterised by fresh ideas and a forward-thinking mindset, endeared him to his peers and earned him a reputation as a catalyst for positive change.

A proactive approach to business has been the cornerstone of his success, as he continues to

pursue opportunities with unwavering determination and foresight. His ventures are marked by a strong work ethic and a forward-looking mindset, ensuring sustainable growth and success.

Beyond the boardroom, he remains deeply committed to the well-being of his community, investing in education and future opportunities for the next generation.

His altruistic endeavours reflect a belief in the transformative power of education and empowerment.

*"The true measure of success lies in our ability to uplift others."*





*"Family is the foundation upon  
which we build our dreams "*

In the whirlwind of professional pursuits, he finds solace in a balanced lifestyle, embracing intellectual pursuits and physical activities alike. From strategic games of chess to the serenity of yoga, he prioritises personal wellness as a cornerstone of success.

Behind every successful individual lies a pillar of strength—in his case, it's his supportive family. With his wife, Dhruvshree, by his side and their children, Kirti and Himang, charting their paths to success, he finds solace and inspiration in their unwavering support.







He sees books spotlighting Chartered Accountants as guiding beacons for future professionals. By sharing experiences, they inspire and advance the profession. "Knowledge shared is knowledge multiplied," he notes.

As another chapter ends, Harikishan's story remains a beacon of hope and inspiration, guiding future generations. With unwavering determination, a commitment to excellence, and a heart full of gratitude, Harikishan looks forward to a future filled with boundless opportunities and meaningful contributions.







# A Journey of *Transformation*

VASANT LAD - MANAGING PARTNER - BLS LAD Chartered Accountants LLC

*In the journey of life, it's not about where you start but where you're headed that truly defines your legacy.*



In the heart of rural Maharashtra, amidst the tranquil landscapes and flowing rivers, a remarkable journey began in the year 1955. This is the story of resilience, determination, and the pursuit of dreams that led one man from the quaint village of Alore to the bustling streets of Mumbai and beyond. Born in the serene village of Alore, nestled in the Ratnagiri district of

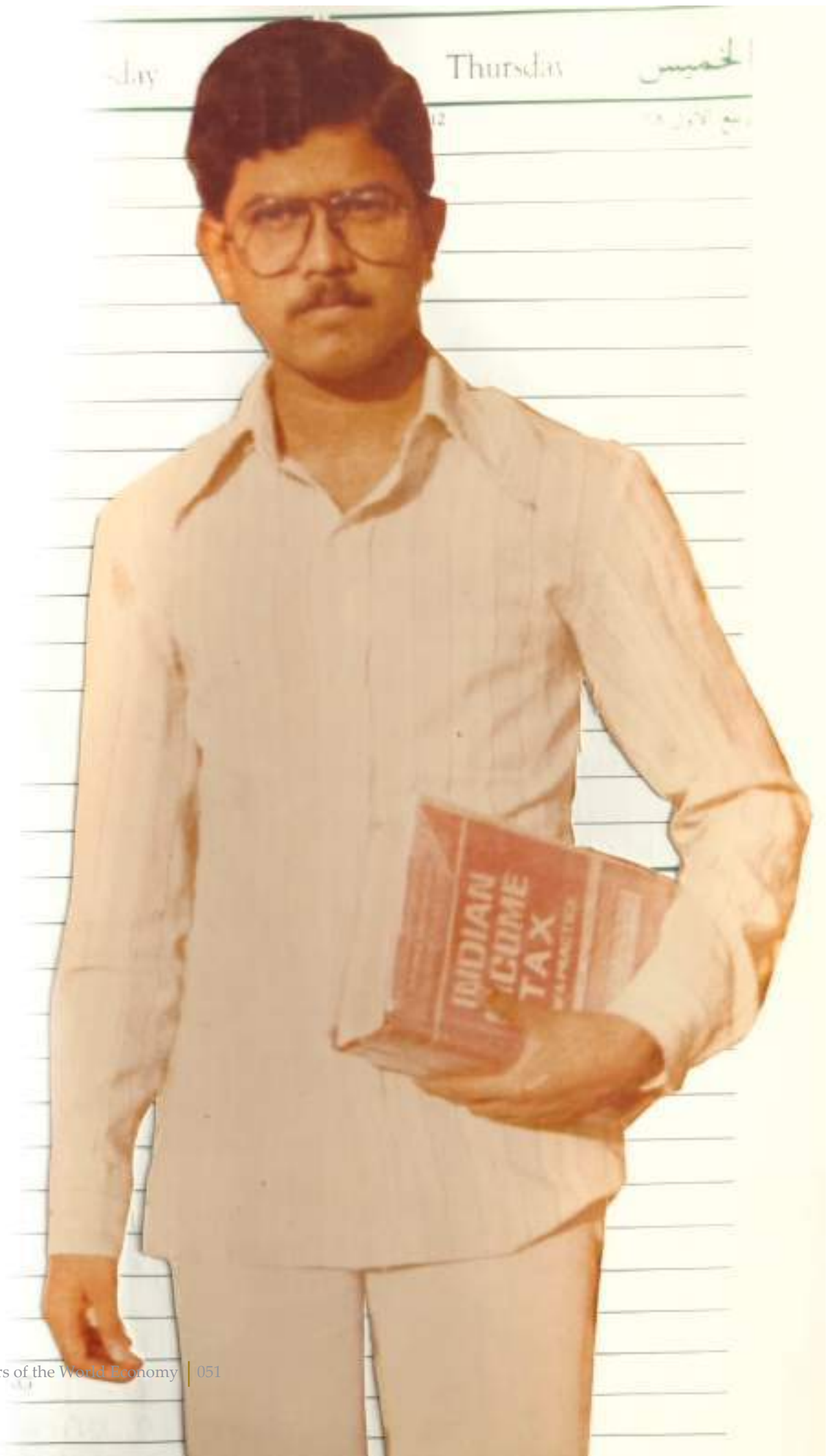
Maharashtra, Vasant entered the world with humble beginnings. Alore, once a small village, witnessed a transformation over the years, evolving into a township due to infrastructural developments like hydroelectric projects. Our journey begins in this picturesque yet modest setting, where dreams were nurtured amid the simplicity of rural life.



In the face of life's trials, education became Vasant Lad's guiding light. Inspired by his mother's belief in the power of knowledge, he began his academic journey at just five years old. Despite daunting challenges, he persisted, travelling long distances daily to pursue education beyond his village, showcasing remarkable resilience.

Upon graduation, with financial constraints looming, he confronted a pivotal choice: fulfil familial obligations or chase his dreams. Encouraged by his brother, he opted to depart his familiar surroundings, venturing into bustling Mumbai in pursuit of a brighter future.

In the maze of career options, Vasant Lad's journey encountered twists and turns he hadn't anticipated. Originally aiming for a stable government job, fate intervened, steering him towards the complex realm of Chartered Accountancy. Despite grappling with initial doubts and uncertainties, he courageously ventured into the intricate world of finance. Motivated by an insatiable thirst for knowledge and fueled by an unwavering resolve, he embarked on this challenging path, ready to embrace whatever opportunities and obstacles lay ahead.



*“Face challenges, grab opportunities, and make your way, even when things are uncertain”*



Amidst professional pursuits, love found its way into his life in the form of Smita, a village girl from his hometown. Their union marked the beginning of a new chapter, brimming with shared dreams and aspirations. Together, they

weathered life's storms, relocating to Dubai, building a home, and raising two sons. However, life's journey was not without its share of tribulations. In 2004, the shadow of adversity descended upon their lives with

Smita's diagnosis of breast cancer. For twelve years, they fought valiantly against the relentless ailment until her untimely demise in 2016, leaving behind a void that could never be filled.







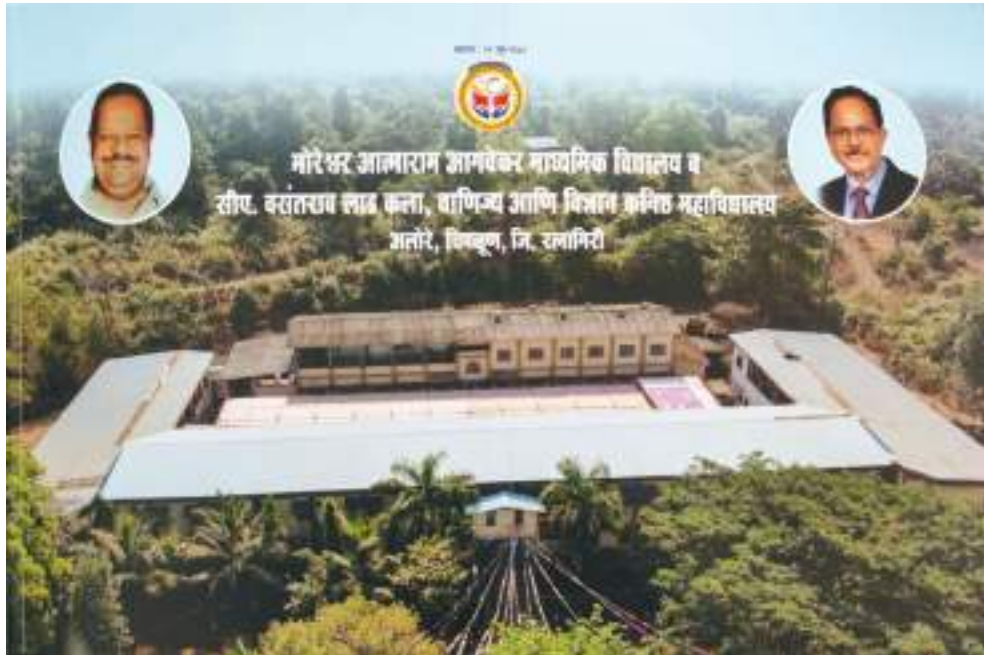
Through life's ups and downs, Vasant Lad became a symbol of inspiration, not only for his family but for future generations as well. His legacy goes beyond just his job achievements. It's about being strong, kind, and always striving to do better.

Reflecting on his life, he imparts vital lessons: "Keep learning, chase your dreams," he advises.

He urges youth to confront challenges, seize opportunities, and forge their paths, especially amidst uncertainty.

Emphasizing the importance of dreams, he believes they shape one's journey. Inspired by a Shahrukh Khan dialogue from 'Om Shanti Om', he believes in the universe aligning to help achieve one's desires.





*With a heart full of compassion and a mind eager to teach,  
he pledges to continue his journey of making the world a better place, one person at a time.*

From his humble beginnings in rural Maharashtra to his global success, Vasant Lad's journey is a story of persistence, bravery, and never giving up. His story reminds us that with determination, we can overcome any obstacle and achieve our goals.

In his closing remarks, Vasant Lad stresses

giving back and sharing knowledge. He aims to make a difference, even in small ways, by spreading awareness. He sees true success in positively impacting others' lives, not just personal achievements. With compassion and a teaching mindset, he vows to keep making the world better, one person at a time.

As we say goodbye to this incredible story, let's keep the flame of inspiration alive. Stories like his show us that the human spirit is strong and can conquer anything. In the pages of history, his journey will remain a timeless reminder of what we can achieve when we believe in ourselves.







# The Calculus *of Life*

**RAJESH SOMANI** - Aditya Birla Group Advisor - Commodities  
Chairman - ICAI, Dubai and Trustee of RBPG

*"Very few from my town aspired for this professional degree at that time. My becoming a chartered accountant was the talk of the town,"*

## सोमानी को 2018 का एपीईए अवॉर्ड

**नई दिल्ली.** दुबई स्थित स्विस सिंगापुर ओवरसीज एंटरप्राइजेज लिमिटेड के प्रबंध निदेशक राजेश सोमानी को वर्ष 2018 का एशिया पैसिफिक एंटरप्रन्योरशिप अवॉर्ड (एपीईए) प्रदान किया गया है। राजस्थान के पाली निवासी सोमानी को दिल्ली के एक होटल में एंटरप्राइज एशिया की ओर से आयोजित समारोह में विदेश राज्यमंत्री (स्वतंत्र प्रभार)



जनरल वीके सिंह ने इस अवॉर्ड की गोल्डन ट्राफी और एक्सीलेन्स प्रमाण पत्र प्रदान किया।



Tue, 17 April 2018  
epaper.patrika.com//c/279518



50 मिलियन डॉलर के कारोबार को सौ गुणा बढ़ाया, पाली के राजेश सोमानी को मिला एशिया पैसिफिक एंटरप्रेन्योरशिप अवार्ड

strongly agree | agree | neutral | disagree | strongly disagree

दुर्घट में घिरा हुआ समूह के संरक्षण स्थित सिंगापूर प्रौद्योगिकी इंस्टीट्यूट में एमबी-सीईओ हैं पानी के तज़रा सोमन

उद्योगिकीयता को आगे बढ़ाने के लिए मिश्रण है यह अनाई

[illegible]

उद्यमशीलता को आगे बढ़ाने के लिए निम्नलिखित हैं यह अवार्ड

इसलिए मिलान है साजेश लगे रह अर्थात

[illegible]

विज्जनेस व तथ्यान्वित के साथ से मिलती है सफलता : राजेश

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With a spark in his eyes and pride in his voice, Rajesh Somani said, "Becoming a Chartered Accountant brings you everything - finances, business, recognition, respect, self-growth, and satisfaction." A visionary business leader with a Midas touch, Rajesh's journey began humbly in the textile town of Pali, Rajasthan.





Born to a family of modest means, young Rajesh was always a ranker, dreaming big. "Very few from my town aspired for this professional degree at that time. My becoming a chartered accountant was the talk of the town," he reminisced with nostalgia. "It was a great feeling then and still gives me the same heady rush."

Rajesh served in several critical roles for reputed companies throughout his professional journey. "My journey has been an interesting one," he confided delightedly, recounting his time as an Audit Officer at M/s BR Maheshwari and Co. in New Delhi, followed by stints at MSU Mills, Indian Rayon (Aditya Birla Group) and as Managing Director and CEO at Global Commodity Trading company Swiss Singapore

Overseas Enterprises Ltd in Singapore and the UAE. "It allowed me to attain excellence and self-growth and build a high-performing Commodity Trading Team with a global presence, growing from less than USD 30 Million to a USD 5 billion plus Trading House, with all 29 years of positive P&L".

*"Becoming a Chartered Accountant brings you everything - finances, business, recognition, respect, self-growth, and satisfaction."*





*"Most of the time, chartered accountants are people with a strong sense of professional dedication and commitments with sharp financial skills,"*

Deeply connected to his values and community, Rajesh always balanced his professional and personal life. As a dutiful and obedient son towards his parents, he always tried to meet their expectations.

After moving to the UAE with his wife and children in 1993, Rajesh took his parents on a religious trip to major Hindu pilgrimage centers, including the Four Dhams, fulfilling their spiritual desires.

He also fulfilled his parents' spiritual yearnings by organizing a Bhagwat Katha in Pali and pilgrimages to the revered Char Dham sites.

"After that, I traveled extensively with my wife and kids to all the major tourist destinations worldwide. It gives me a profound and gratifying feeling of accomplishment that I always tried to uphold my responsibilities and commitments on personal and professional fronts."





Rajesh harmoniously combined his financial expertise with his cultural values, making him an invaluable and admired member of professional and personal circles. "Most of the time, chartered accountants are people with a strong sense of professional dedication and commitments with sharp financial skills," he submitted with a sense of camaraderie. "The beauty of this profession is that we all start from the grassroots level (Articleship) and then

reach the top. It keeps us all very well-grounded. Our commitment, simplicity, and skillset make us the most loved and trusted professionals in the business and financial world."

Rajesh's remarkable journey aimed to inspire budding professionals through a pictorial book. "Sharing distinguished CAs' success stories will motivate future generations and

positively impact society," he explained. "A book serves as a timeless wedding album, unlike a fleeting video."

A recipient of the Outstanding Leader Award in 2008, Exemplary Service Award in 2019 from Aditya Birla Group Chairman Kumar Mangalam Birla, and the Asia Pacific Entrepreneurship Awards from APEA in 2018, Rajesh was a content man.



*"No professional success can compensate for failure at home. Balance is life's essence."*

His perpetual smile testified to his strong bond with his loved ones. He greatly admired his supportive wife, Varsha, and his two children, who were working professionals excelling in their fields.

"The biggest message COVID gave us is that nothing is impossible in this world, and

nothing is permanent," Rajesh reflected. "We need to develop resilience, smartness, and quick learning skills to avoid becoming obsolete and irrelevant in a world marked by changing technology and learning modes." He firmly believed that building an intelligent team was crucial for achieving consistent success, asserting, "Working more on building

a smart team than doing more work yourself is key if you want to go far and achieve newer heights consistently."

Rajesh's profound words resonated: "No professional success can compensate for failure at home. Balance is life's essence."







# A Journey of *Perseverance and Purpose*

**MANOJ AHEERAY** - Partner with 9Unicorns & IC officio at VCats and  
Executive Advisor CDO at RAK Ceramics

*"Vision is usually a picture of the future that produces passion,  
and I was so fortunate, in my case my passion was leading me towards my vision,"*



Manoj Aheeray's story is one of resilience, determination, and an unwavering pursuit of excellence. Born into a typical middle-class joint family in the vibrant city of Nasik, Maharashtra, Manoj's early years were a kaleidoscope of experiences that would shape his character and instill the values

guiding his journey. From accompanying his grandmother on weekly grocery trips to learning the basics of trade and plantation, attending the best vernacular school, and imbibing the middle-class ethos, Manoj's formative years shaped his resilience and adaptability.



*"Save, survive, sustain & grow with vision, values, and valor to the next class,"*

From a young age, Manoj's grandmother, an illiterate but wise woman, imparted valuable lessons through the ancient tales of Panchatantra and Ramayana. "Nature is the best teacher," she would say. If you have any crisis or problem in life, you will find the solution on your own. The only thing you need is a keen eye to observe and quickly adapt."

Inspired by his family's ethos of "save, survive, sustain & grow with vision, values, and valor to the next class," Manoj embarked on a journey that would shape his future. His transition from science to commerce was pivotal, guided by his sister's unwavering belief in his potential. "Suno sabki par karo apne maan ki (listen to everyone, but follow your heart and passion)," he recalls, echoing the wisdom of the "Donkey & Master" story from Panchatantra.

Manoj's determination to excel as a Chartered Accountant was fueled by his admiration for icons like Shrikant Jichkar and Shekhar Kapoor. "Vision is usually a picture of the future that produces passion, and I was so fortunate, in my case my passion was leading me towards my vision," he reflects. During his

articleship, Manoj learned invaluable lessons about the corporate world, working tirelessly for 12-15 hours a day. "Respect!" he reminds himself. "Take the horse to water; at that point, your role ends, as the horse knows better to drink water or wink!"

Mentors played a pivotal role in shaping Manoj's journey, from his parents, who instilled the values of discipline, integrity, and the importance of education, to yoga, which taught him concentration and self-realization. "Uthishta Jagrat Prapya Varanibodhat (Arise, awake, and stop not until the goal is reached)," his mother often quoted Swami Vivekananda.

Manoj's first job at RAK Ceramics in the UAE was a turning point, where he learned the intricacies of corporate business, trade, and stakeholder management. "Minority is also a strength," he realized. I met a variety of good people. We became a community and worked together to add value to each other's lives."

Throughout his career, Manoj embraced lifelong learning, completing certifications in SAP, Risk, and Information Systems Control

and becoming an active Angel Investor. FORTUNE magazine recognized him as one of the Top 100 Angel Investors in India.



*"Home is home, and family is life,"*



Reflecting on the world economy post-pandemic, Manoj emphasizes the need for innovation, adaptability, and sustainable practices. "The pandemic will be a catalyst for change, leading to a more sustainable and inclusive world economy," he says, echoing Kristalina Georgieva, the IMF's managing director.

To the young CA community, Manoj's advice is clear: "Stay hungry to inch up your network, stay tuned to the next-age tech advantage, and uphold integrity and ethics—your mole mark and strong ethos."

At the core of Manoj's journey lies his family – his wife, Sujata, a software engineer and MBA,

and their children, Kaauragee and Kaaunteya. "Home is home, and family is life," he affirms, crediting their unconditional love and support as the lifelines that have propelled him to where he stands today.

Manoj's story is a testament to the power of perseverance, adaptability, and a relentless pursuit of knowledge and growth. It is a journey that resonates with the wisdom of ages, encapsulated in the Sanskrit verse he holds dear: "धन्यानामुत्तमं दाक्ष्यं धनानामुत्तमं श्रुतम् । लाभानाम् श्रेय आरोग्यं सुखानां तुष्टिरुत्तमा ॥" (Of all the qualities, efficiency is the best. Of all the wealth, knowledge is the best. Of all the profits, health is the best. Of all the happiness, being satisfied is the best.)







# The Journey of *a Visionary Philanthropist*

CA LOKESH PUTHRAN - Owner - Puthran Chartered Accountants



In the vibrant tapestry of social service, there are individuals whose lives weave a profound narrative of selflessness and dedication. One such remarkable figure is CA Lokesh V. Puthran, a man whose actions have embodied the noble thought of "Seva Hi Paramo Dharma" (Service is the highest duty). Raised and born in the seaside

community of Bokkapatna, Puthran's humble beginnings were rooted in the picturesque surroundings of the Palguni River. His formative years were shaped by the guidance of his aunt, Girija Teacher, whose disciplined life and spiritual inclinations left an indelible mark on his character.



*"Discipline and values are the cornerstones of a purposeful life," his aunt would often remind him, instilling in him a deep reverence for the teachings of the Rama Shakti Mission.*



Despite the challenges of poverty, Puthran's determination and intellect shone through. He excelled academically, completing his undergraduate and graduate studies at the renowned Saint Aloysius College. His early career began as an accounting clerk at the Karnataka Fisheries Development Corporation, where he gained invaluable experience.

However, an insatiable thirst for knowledge propelled him to pursue higher education. In 1977, he embarked on a journey to Mumbai, where he completed his chartered accountant with flying colors, secured the highest marks, and served as a role model for his peers.

Puthran's professional journey took an international turn when he arrived in Dubai on January 14, 1978. Working as an "Audit Manager" at the esteemed Chartered

Accountant firm 'P.K.F,' he honed his skills and gained invaluable experience over a decade. In 1987, Puthran took a bold step by establishing his own companies, 'Puthran Chartered Accountant' and 'Puthran Management Consultancy.' Despite the initial challenges, his unwavering determination, coupled with the unwavering support of his wife, Nita L. Puthran, propelled him to success.

"Nita has been the rock upon which our family's fortunes were built," Puthran fondly acknowledged, crediting her fortitude and dedication as the driving force behind their achievements.

Over the years, Puthran's companies have become renowned for their professional expertise, earning a reputation as one of the top ten Chartered Accountancy firms in the Arab

Emirates. His commitment to quality service has won the hearts of countless clients during his three-and-a-half-decade tenure in Dubai.

Beyond his professional accomplishments, Puthran's true legacy lies in his philanthropic endeavors. He has served as the Election Commissioner and Advisor to the Indian Business and Professional Council (IBPC) in Dubai while also serving on its Board of Governors.





*"Nita has been the rock upon which our family's fortunes were built,"*



In 2007, he founded the Mogaveers U.A.E. organization, bringing together like-minded individuals to create a platform for social impact. The organization has undertaken numerous initiatives, including blood donation camps, scholarship distributions, sports competitions, and cultural events, fostering a sense of community and empowerment.

Inspired by his aunt's teachings, Puthran established the Girija Charitable Trust (R.) in Mangalore, dedicated to providing financial assistance to underprivileged students, distributing laptops, paying school fees, and supporting medical treatments for people in need.

As Puthran's family grew, with his two daughters, Sheetal V. Kunder and Snehal K. Kanchan, and his beloved grandson, Yash Vineet Kunder, his commitment to creating a better world for future generations only strengthened.

At the age of 72, CA Lokesh V. Puthran remains a beacon of inspiration. His life is a testament to the power of hard work, perseverance, and the unwavering belief in the transformative potential of service.

His story serves as a reminder that true greatness lies not in personal achievements but in the positive impact one can have on society.





# mca



# The Butterfly Effect

## *Soaring High with Resilience*

S VENKATESH - Managing Partner - MCA



*"It's difficult to grow organically alone. Hence, we decided to grow inorganically and acquired small firms, which helped us achieve growth,"*

Venkatesh's life is a testament to the power of hard work, perseverance, and an unwavering vision. Born and raised in a middle-class family in Chennai, South India, he was the youngest of three siblings. His father worked as an office manager at a renowned college, while his mother was a homemaker.





From a young age, Venkatesh understood the importance of setting ambitious goals. "My ambition was to buy a home and gift it to my parents," he recalls, reflecting on his early aspirations in 1998. His journey began with a Bachelor's in Commerce, followed by a Chartered Accountancy course from Chennai, a decision he had made in the 10th grade.

After completing his articleship at Price Pater and Company and working for companies like Ashok Leyland and HCL in Chennai, Venkatesh moved to Dubai in 1996. During this time, he joined Nestle, where he wore multiple hats and managed various departments, such as costing and supply chain. These early experiences shaped his personal development and led him to co-found the Dubai Tamil Group in 1997. His involvement in social and cultural activities provided him with invaluable experiences that would shape his future endeavors.

"Don't sit on squishy jobs," Venkatesh advises. "Come out of your comfort zone." True to his words, his wife also ventured into the travel industry, and Venkatesh supported her in establishing a travel agency under her name. However, his entrepreneurial spirit yearned for more.

In 2009, Venkatesh left Nestle to establish MCA Audit and Consultancy in Dubai. This marked the beginning of his real struggle. Slowly but steadily, he built the team of his dreams, leveraging his extensive network cultivated through his active involvement in social and cultural activities in the UAE.

Venkatesh's dedication to his profession was unwavering. He served as the past chairman of ICAI, Dubai. He remained an active committee member for years, further solidifying his expertise and leadership in the field.

"We have a big company," Venkatesh would confidently assert, referring to MCA's existing presence in India. This mindset propelled him to acquire prominent and prestigious clients of Middle East.

The next step was global expansion. MCA opened its first branch in Bahrain, setting the stage for an unstoppable journey of success across the region. "We are the only ones who don't have any international affiliation brand," Venkatesh proudly states, "and we have grown to this level while having branches across the region."





Today, MCA boasts a team of 120 to 150 professionals, with an additional 20 to 30 outsourced experts. With 12 partner verticals, ten directors, and 15 verticals, the firm offers a comprehensive range of services, from company formation and auditing to taxation, accounting, outsourced CFOs, consulting, corporate finance, HR advisory, and business strategy transformation.

Venkatesh acknowledges the challenges of organic growth, leading to the strategic acquisition of small firms that fueled their expansion. "In this journey, it's difficult to grow

organically alone," he admits. "Hence, we decided to grow inorganically, and then we acquired small firms, which really helped us achieve and grow."

Despite his professional success, Venkatesh remains grounded, cherishing the simple joys of life with his family. His wife and children have been his pillars of support. His eldest daughter is a doctor settled in the UK, the second is pursuing a master's in marketing and business administration, and the youngest son is following in his father's footsteps by studying finance.

"As a father, I managed everything but kept things low," Venkatesh shares. "We never opted for luxury or global vacations. Our only vacation was when we used to go to India to meet relatives and visit temples."

Before concluding, Venkatesh imparts wisdom to aspiring Chartered Accountants: "You should have an ambition to grow. Don't restrict yourself. Set the bar for yourself and never get disappointed or dejected. Today's disappointment will be a good reason for tomorrow's success story."

Venkatesh's journey is a powerful narrative of resilience, determination, and the pursuit of excellence. His story inspires those who dare to dream and have the courage to turn their visions into reality.







# Never *Say Never*

VIKAS GUPTA - Partner at Aswaar Consulting



Vikas Gupta, born and raised in Delhi to parents Rani Gupta and Subhash Gupta, reminisces about his childhood with fondness. Growing up in a bustling joint family in central Delhi, Vikas enjoyed the warmth of family bonds and a nurturing environment. Despite belonging to a

business-oriented family, Vikas recalls a childhood devoid of study pressure, nurturing a love for learning from an early age. He attended Lilawati Vidya Mandir School and pursued his graduation at Kirori Mal College, where he encountered a pivotal moment that would shape his future.





Embarking on his journey into higher education, Vikas found himself at a crossroads, torn between different academic streams. Despite initially studying biology, Vikas pivoted towards commerce, influenced by his family's business background. Rejecting the conventional path of joining the family business, Vikas set out to carve his own niche, driven by a desire to prove himself and make his mark independently. This pivotal decision not only shaped his professional trajectory but also laid the foundation for his unwavering determination to pursue his passions and achieve success on his own terms.

With a steadfast determination to distinguish himself, Vikas set his sights on becoming a Chartered Accountant (CA). He was drawn to the CA profession not merely for its technical aspects but also for the opportunity it provided

to offer business advisory services and propel companies towards success. His decision to pursue CA led him on a transformative journey marked by resilience and unwavering commitment.

Relocating to Dubai in pursuit of career opportunities, Vikas encountered numerous challenges along the way. However, he approached each obstacle with a mindset devoid of regrets, firmly believing in the power of decisive action. Through his tenure at esteemed organizations like EY and Tamweel, Vikas honed his skills, emerging as a seasoned professional equipped to navigate the complexities of the financial world.

Transitioning from corporate roles to entrepreneurship, Vikas embarked on a new chapter marked by autonomy and

self-discovery. Establishing his own business, Vikas learned invaluable lessons in humility, perseverance, and the true meaning of hard work.

His journey underscored the importance of balance, as he endeavored to prioritize both professional commitments and cherished moments with his family.

Reflecting on the pivotal role of CAs, especially in times of crisis like the COVID-19 pandemic, Vikas emphasizes their integral contribution to economic stability and recovery. During times of uncertainty, their expertise in financial management and strategic planning becomes indispensable, as they navigate complex challenges and steer businesses towards sustainable growth.

By providing sound advice, implementing effective financial strategies, and facilitating innovation, CAs serve as catalysts for progress, ensuring the resilience and adaptability of organizations in the face of unprecedented challenges. In essence, their proactive approach and unwavering dedication contribute significantly to shaping a brighter future for economies worldwide.



Central to Vikas's narrative is the pivotal decision to marry Rakshita Gupta, a choice that transformed his life in profound ways. Her unwavering support and shared vision epitomize the essence of partnership and mutual respect. Upholding values of inclusivity and respect for diverse perspectives, Vikas remains committed to fostering a harmonious work environment where individuals from all backgrounds thrive. Through Rakshita's encouragement and understanding, Vikas

found the courage to pursue his dreams and navigate challenges with confidence, making their union a cornerstone of his personal and professional growth. The joyous presence of their son Vyom, adds all the sparkle to their life.

As Vikas reflects on his journey, he imparts valuable wisdom to the younger generation, emphasizing the irreplaceable value of hard work and perseverance. Through his unwavering belief in the mantra "Never Say Never," Vikas epitomizes the indomitable spirit of resilience and determination, inspiring others to embrace challenges and pursue their dreams relentlessly.

In the story of Vikas Gupta's chartered accountancy journey, we find a compelling narrative of resilience, determination, and unwavering commitment to excellence, traits undoubtedly inherited from his late mother, Rani Gupta. Through triumphs and tribulations alike, Vikas's journey serves as a testament to the transformative power of perseverance and the boundless potential of the human spirit.

As he continues to chart new horizons and inspire those around him, Vikas Gupta stands

as a beacon of hope and inspiration for generations to come.







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# Charting Unconventional Horizons

## *From CA Aspirant to Business Leader: Defying Odds*

**ALOK BHARGAVA** -- Founder/ Managing Director, Praramb Agri Trading, DMCC

*‘If you are a CA then respect is inevitable and the study pattern and training system definitely gives you an extra edge in Business and job over others’.*



Alok's journey to becoming a Chartered Accountant (CA) was marked by skepticism and challenges, but he emerged triumphant through sheer determination and hard work. Initially met with disbelief from many in the field who

doubted a science student's ability to excel in accountancy, he shattered these preconceptions by achieving an impressive All India ranking within just 18 months and completing the rigorous CA exams in a mere three years.





Hailing from Udaipur, Rajasthan, Alok Bhargava's career trajectory was unconventional primarily due to the stark deviation from his family's academic inclinations and his personal upbringing. Hailing from a background where academia was highly valued, with his father being a professor and his siblings pursuing traditional paths in engineering and medicine, Alok's choice to venture into entrepreneurship stood out as unconventional.

Instead of following the well-trodden paths of his family members, Alok's ambition led him towards entrepreneurship, a field that was not typical within his familial and societal context. This initial inclination towards entrepreneurship was not a predetermined path; it emerged organically when someone suggested pursuing Chartered Accountancy (CA) as a means to realize his business aspirations. Embracing this advice proved to be

a great decision, as he discovered his affinity for commerce and business decisions while pursuing his CA studies. Garnering an All India ranking in the Inter CA exams solidified his passion for the profession.

Alok's first foray into the corporate world was with Ambuja Cements, an experience that underscored the inherent value and respect associated with being a CA. Seeking broader horizons, he ventured abroad, landing a job with Swiss Singapore Overseas in Tanzania before eventually settling in Dubai, often dubbed "The land of opportunities." It was here that his entrepreneurial spirit took flight, culminating in the establishment of his venture, Praramb Agri Trading DMCC, in 2016. His relentless dedication bore fruit when Praramb Agri was honoured as the Re-exporter of the Year by the Dubai government in 2018, a significant milestone in his career. Despite encountering setbacks along the way, Alok

remains unfazed, viewing failures as invaluable learning experiences rather than deterrents. Grounded in humility and tradition, yet open to embracing technological advancements, his leadership extends beyond the boardroom to various organizational roles, including a stint as president of RBPG and his current tenure as the Brahmin Samaj President. His consistent hard work and expertise have led to over a decade of speaking engagements at global conferences, focusing on African sesame seed and pulse business.

He's been honored with awards like the Maharana Award, FIN Award for Best Innovative Business Leader, and recognition from World Book Records of London, as well as being named Reexporter of the Year by DP World.

*"I have never been disappointed by failures".*



He embodies the belief that unwavering dedication to hard work ensures fulfilment and success. Balancing simplicity with a modern flair, he recognizes the necessity of keeping pace with the world while remaining grounded. His remarkable foresight and innovative thinking have not only enhanced his business but also enriched the lives of those around him.

Drawing inspiration from his mother's entrepreneurial endeavours, he has always valued hard work and authenticity in leadership, preferring face-to-face interactions over superficial social media networking.

*The business front and social aura keep me busy but as a family, we have always planned trips and breaks whenever possible. Though my time will go on telephone trips as well still we have managed to sail through. Thanks to my wonderful family*

When it comes to his family, at the core of Alok's success lies his unwavering support system – his wife Dipti. She is a dedicated dietician and social worker, and his children Abhishek and Ruchira are both carving their paths of excellence. Son Abhishek is an Engineer in Melbourne and well settled with his spouse Surabhi who is an Engineer too. Daughter Ruchira is a CHEF specialising in Pastry and Boulengary working in one of the most known hotels of the world "Burj al Arab " situated in Dubai. His family serves as his pillar of strength, enabling him to navigate the demands of his professional commitments while cherishing moments of leisure, such as watching TV and embarking on family vacations.

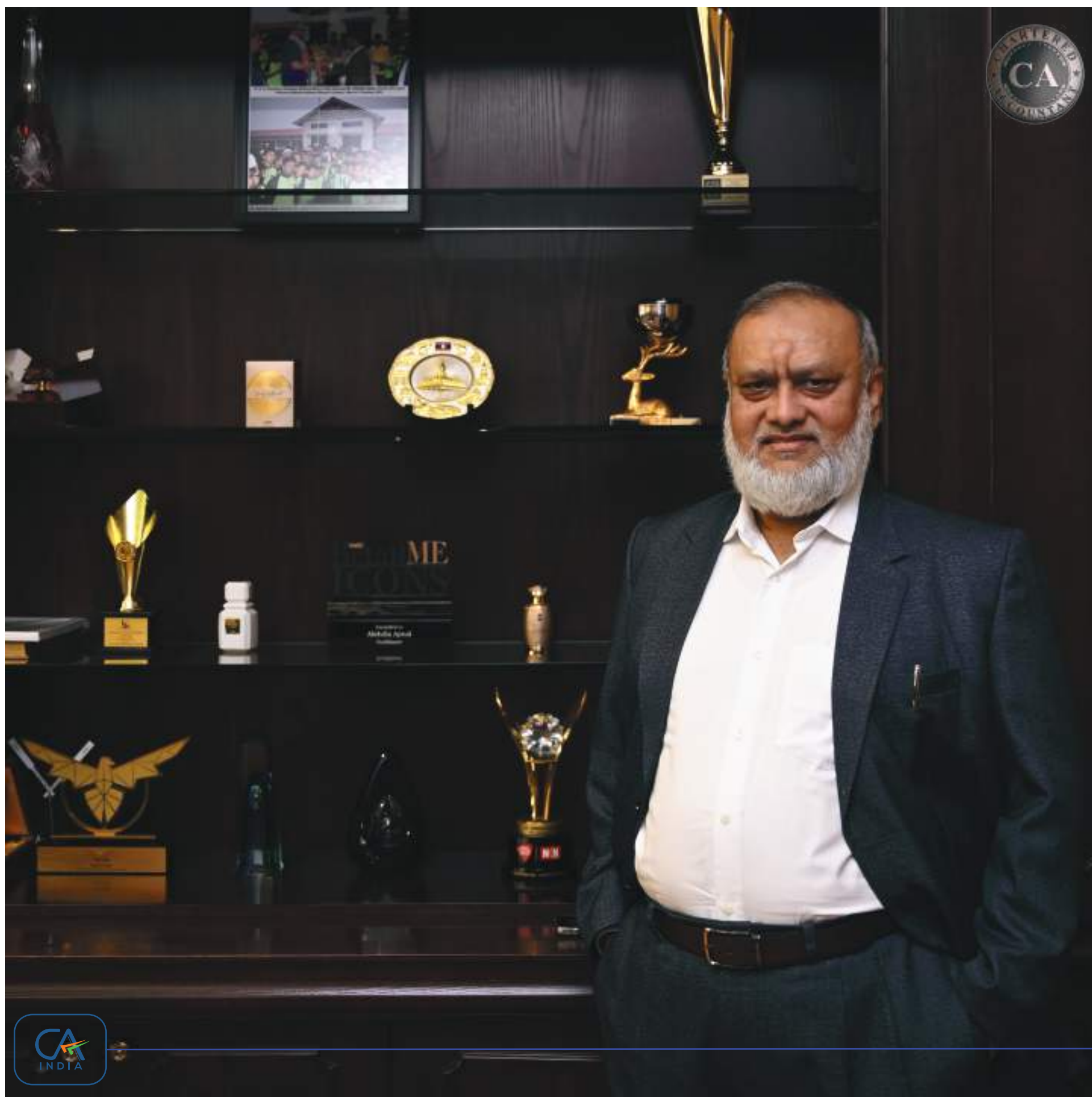
In a rapidly evolving business landscape, he emphasizes the evolving role of CAs as decision-makers and entrepreneurs.

Encouraging aspiring professionals to explore diverse career avenues beyond traditional accounting roles, Alok champions the virtues of hard work, perseverance, and self-belief. His story serves as a testament to the transformative power of resilience and familial support in achieving one's aspirations, inspiring others to chart their course to success.

In essence, Alok Bhargava's journey epitomizes the triumph of determination and dedication in the face of adversity, proving that with the right mindset and unwavering support, no goal is beyond reach.







# A Determined *Simplified Journey*

**ABID HUSSAIN** - Director - Group of Finance at Ajmal Perfumes

*"Initially, when I was in school, I dreamed of becoming a doctor,"*

Abid Hussain hailed from the small town of Samastipur in Bihar, formerly part of the Darbhanga District. His family owned over 50 acres of fertile agricultural land, cultivating three crops annually. Belonging to a landlord community, Abid's formative years were spent amidst a large joint family of 70 members.

"Initially, when I was in school, I dreamed of becoming a doctor," Abid reminisced.

However, his family's financial constraints and the lack of quality coaching in the village compelled him to pursue commerce after the 10th standard. Undeterred, Abid excelled academically, ranking among the top five

students in his class at the prestigious Bela Megh High School.

A friend and mentor named Laddan, a double graduate, advised the diligent Abid to pursue Chartered Accountancy (CA) while pursuing study in St. Xavier College, Ranchi. "He told me that if I wanted to study further, I should go to St. Xavier College Ranchi," Abid recalled.

Heeding Laddan's counsel, Abid embarked on his CA journey, passing the Intermediate exam on his first attempt, a feat that astounded his peers who had repeatedly failed.



Abid's life took an unexpected turn when his father passed away unexpectedly during his early 20s. As the eldest son, he assumed the role of guardian for his siblings, shouldering immense responsibilities with a meagre inheritance of Rs. 10,000. "That was the turning point," Abid reflected.

Despite financial constraints, he persevered, funding his siblings' weddings through credit cards and unwavering determination.

After completing his CA, Abid joined the esteemed multinational company Indian Aluminium Company (INDAL), part of ALCAN, Canada that time (now part of the Birla Group) as an internal auditor, working under the guidance of his mentor, M.V. Rao. This role allowed him to travel extensively, exposing him to diverse experiences and honing his professional acumen.

In 1994, Abid's life took another pivotal turn when he relocated to Dubai and joined the business world. He reminisced about the city's humble beginnings, with only a few landmarks like Al Ghurair Center, Burjuman Centre and World Trade Centre gracing the skyline.

During the COVID-19 pandemic, Abid's

financial expertise proved invaluable. He proactively strategized cost-cutting measures, enabling his company and several others to navigate the crisis without retrenchments or accruing debt.





Throughout his remarkable journey, Abid maintained a harmonious work-life balance. He found solace in classical music, ghazals, and mushairas, often spending hours immersed in these artistic pursuits. Weekends were dedicated to attending CA meetings and conferences, fostering his professional growth.

Abid's commitment to giving back was equally unwavering. During college days, he established village pop-up schools, providing free education to underprivileged children. Even today, he supports coaching centers in

various districts, ensuring accessibility to education for rickshaw pullers' and laborers' children.

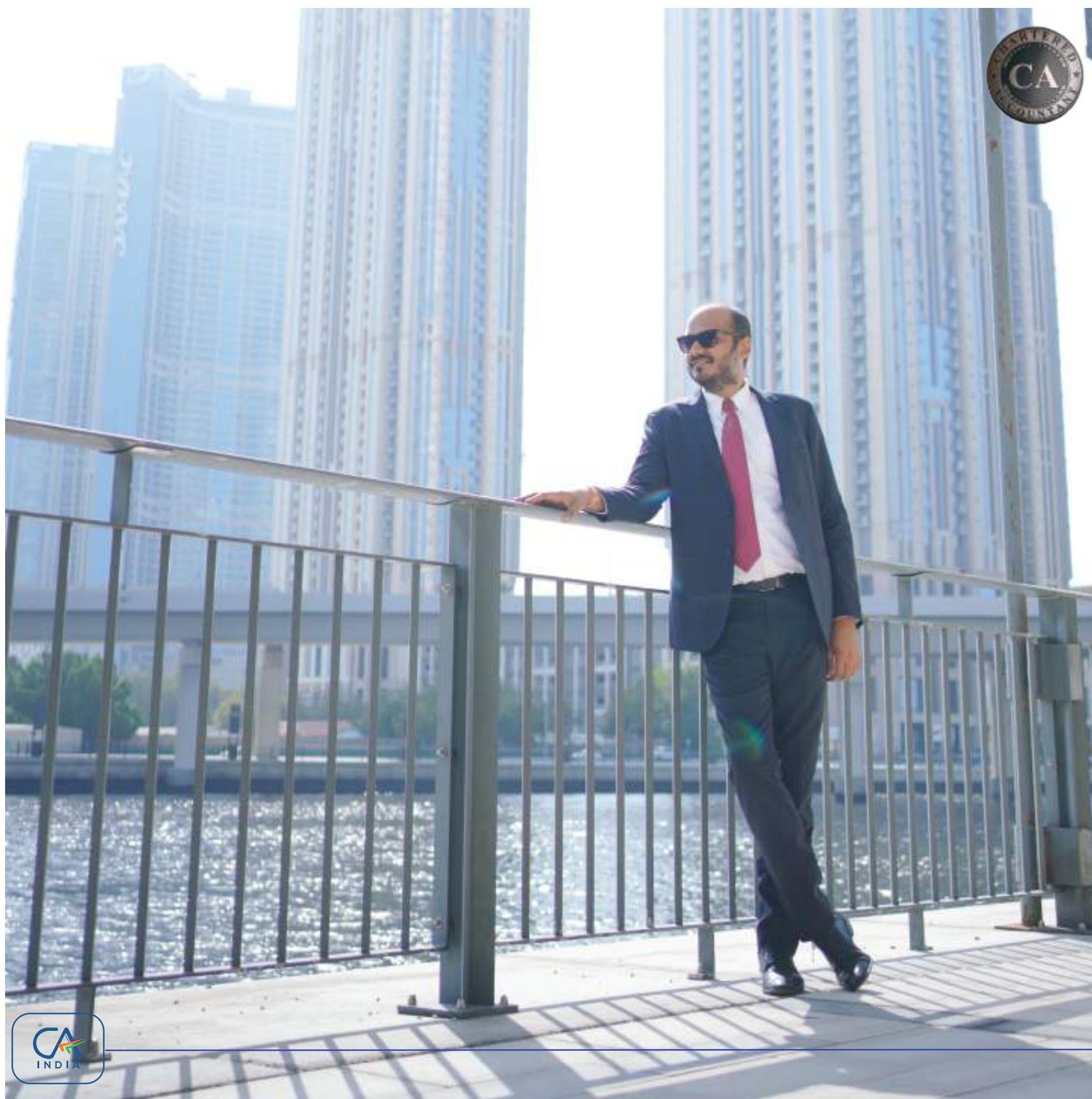
Abid's personal life was equally fulfilling. His wife, whom he had first encountered as a student in his pop-up school, stood by his side through thick and thin. Their three children – a doctor daughter, a son in digital marketing, and another daughter in e-commerce – exemplified Abid's philosophy of pursuing one's passions without external pressure.

As Abid reflected on his journey, he imparted a profound message to the younger generation: "There is no shortcut in life. You do what your instinct says, what you're best in, because nothing is called mediocre nowadays. Whatever you do, you must be the best in that line with thoroughness."

Abid Hussain's life was a testament to the power of perseverance, resilience, and an unwavering commitment to excellence – a truly inspiring journey from the agricultural fields of Bihar to the bustling metropolis of Dubai.







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# The Simplicity of Diversity

**CHIRAG GUPTA** -- Partner and Founder - RNG Auditors

*"Success is not just about achieving your goals; it's about who you become in the process."*



In the heart of Jodhpur, Rajasthan, Chirag Gupta's childhood unfolded like a cherished storybook, filled with laughter, exploration, and the enduring embrace of familial love. Amidst the serenity of their home, nestled amidst the sandstone palaces and winding streets of the city, Chirag and his younger

brother, Arpit, embarked on countless adventures, their bond strengthened by the shared experiences of childhood wonder and discovery. Together, they cherished the simple joys of life, forging memories that would endure like the timeless hues of the desert sunset.



*"Sometimes the unexpected paths lead to the most fulfilling destinations."*



Raised by a father who was an Engineer and a mother who was a Doctor, Chirag learned the importance of hard work, integrity, and resilience from an early age. Their unwavering support and belief in his abilities became the bedrock of his confidence and determination. Alongside his parents, Chirag's grandparents imparted lessons of empathy, kindness, and generosity, shaping his character and guiding his interactions with the world.

Chirag's educational journey spanned from VV John Memorial School to Jai Narayan Vyas University. Despite the challenges, his determination remained unwavering, as he proudly achieved "100 percent attendance for three consecutive years," showcasing his commitment and perseverance. Alongside triumphs, he learned the value of resilience and humility, realizing that setbacks are "stepping

stones to success." Balancing academics with extracurriculars, Chirag embraced a holistic approach, nurturing both his mind and spirit on the quest for knowledge.

Chirag Gupta's journey into the world of Chartered Accountancy (CA) was sparked by a conversation with his grandfather, veering him from the presumed paths of engineering or medicine. Intrigued by the financial realm, Chirag embarked on an unexpected path towards becoming a CA, drawn to its versatility and adaptability. As he fondly recalls, "Sometimes the unexpected paths lead to the most fulfilling destinations." Alongside his pursuit, Chirag diligently acquired additional credentials, enriching his expertise and expanding his horizons within the financial domain.

As he navigated the professional waters of Chartered Accountancy, Chirag encountered unforgettable incidents that tested his resolve and shaped his commitment to excellence. Reflecting on his journey, he often cites his mentor's words, "Success is not just about achieving your goals; it's about who you become in the process."

Guided by the sage advice of CA Harikishan Rankawat, a seasoned mentor, Chirag not only honed his technical skills but also imbibed the values of integrity, perseverance, and client-centricity. Under Rankawat's tutelage, Chirag's journey was marked by milestones that reaffirmed his passion for the profession and his dedication to upholding its highest standards.





Married to a fellow Chartered Accountant and blessed with two sons, Chirag embodies the delicate balance between professional commitments and family responsibilities. As he aptly puts it, "Family is not an interruption to work; it's the purpose of it." Through efficient time management, effective communication, and a commitment to self-care, he navigates the intricacies of parenthood and career with grace and resilience. Recognizing the importance of maintaining a harmonious

equilibrium, Chirag fosters a supportive environment both at home and in the workplace, echoing his belief that "Success is not just about what you accomplish in your life; it's about what you inspire others to do."

As a stalwart in the global economy, Chirag envisions a future where Chartered Accountants play a pivotal role in driving positive change. Embracing collaboration, innovation, and continuous learning, he advocates for solutions to industry challenges such as technological evolution, ethical integrity, and regulatory compliance. By fostering a culture of excellence and mentorship, Chirag endeavors to shape the next generation of Chartered Accountants as catalysts for economic transformation.

To the young CA community, Chirag extends a message of resilience, commitment, and lifelong learning. Encouraging them to forge their paths with integrity and passion, he emphasizes the importance of embracing challenges as opportunities for growth. With a strong foundation and unwavering determination, Chirag believes that every young CA has the potential to become a class apart in the world of finance and beyond.

As Chirag reflects on his journey, he aspires to be remembered as an individual who made a positive and lasting impact on both personal and professional fronts.

Through his actions, values, and contributions, he leaves behind a legacy of excellence, inspiration, and ethical integrity. Guided by the belief that success is a journey, not a destination, Chirag's story serves as a testament to the transformative power of perseverance, passion, and purpose.





# Crafting the World's Economy

## *in a smarter way*

**DHAWAL G NANDEDKAR** -- Founder Chairman at Fujairah Chapter of ICAI,  
Owner-Prudential Auditing / Managing Partner - Verico Auditing

*"The soul is a traveler, the body, its vehicle,"*

Dhawal Nandedkar's childhood, born in Nagpur and woven into Mumbai and Nasik, was a dance to the rhythm of constant relocation. From family warmth to hostel solitude, he embraced a nomadic existence. His formative years painted a portrait of a misfit, a child repairing circuits and riding horses while others played conventional games.

"The soul is a traveler, the body, its vehicle," mused Dhawal, his philosophical musings a testament to his unique perspective.

In his parents' journey, the thread of entrepreneurship ran strong. His father's transition from consultancy to a factory and restaurant

owner faced skepticism that turned into admiration. Massive houses, imported cars, and seizing opportunities balanced a life of abundance amid financial fluctuations.

His father's wisdom guided him from a misfit in college to an accomplished individual, planting the seeds of versatility and resilience.







The academic odyssey mirrored Dhawal's non-conformist spirit, with military school, hitchhiking, and hostels as stepping stones. His father's pivotal advice guided him, "Study commerce. Even if you don't become a CFO, you will understand how to do business." The journey unfolded from BSc to CA via MBA, cementing his destiny as a Chartered Accountant.

Dhawal's foray into chartered accountancy began with a surprising revelation: "Nothing. I still wonder if I should have done something else." Yet, financial stability, the unique vantage point of auditing success, and the luxury of time shaped his perception. The cynic found solace in being a CA, extracting delight from fault-finding in success narratives.

No extra credentials adorned his journey. The detour from a planned PhD reflected pragmatism—multiple qualifications adding little value. His first job as the CEO of a company in UAE marked the initiation into a

career defying conventional boundaries. Experiences, from practicing before completing CA to obtaining a local license, resonated with triumphs born from resilience. The CA's journey unfolded as a unique blend of expertise and non-conformity.

Mentors like B G Kale, Shashank Manerikar, and Vasant D Lad emerged as keystones in Dhawal's narrative. Not just mentors but architects shaping a career. A diverse array contributed to a symphony of learning, each note crafting expertise and character.

*"Study commerce. Even if you don't become a CFO, you will understand how to do business."*





Dhawal's work-life balance defied conventions. With no commute or household chores, he embraced a lifestyle anchored in ME time. Beyond the facade of a Chartered Accountant lay a soul on a perpetual picnic, savoring the uniqueness of every moment.

The pandemic, for him, was a missed opportunity for a paradigm shift. His cynical lens painted a world clinging to archaic norms, ignoring lessons in adapting to remote work. The future hinged on unleashing the potential to work at one's pace, unhindered by norms.

While skeptical about the majority, Dhawal believed a fraction of accountants could drive change. Focused on eliminating book falsification, their impact could lead to a fairer distribution of wealth. However, he remained realistic about challenges, skeptical of substantial transformation.

Given the chance to bring change, Dhawal envisioned a world devoid of false narratives. Erasing distorted history and demolishing societal constructs, his dream embodied a utopia. Yet, he recognized the unattainable nature of this vision, a mere reflection of his idyllic perspective.

The tale concludes with a glimpse into Dhawal's sphere. Neelam's steadfast support for two decades anchored the ship of his practice. His daughter, Anushka, navigated ACCA, and his son, Aadi, pursued biochemistry with a scholarship in the UK—the unconventional family weathered storms, thriving on shared strength.

In Dhawal Nandedkar's odyssey, Chartered Accountancy emerged as a symphony of entrepreneurship, mentorship, and resilience, etching an unconventional narrative onto the

global economic canvas. As the curtain falls, his tale resonates: "It's an amazing stroke of luck that I cannot miss for the life of it."







# Journey of Grit: *From Dream to Reality*

**DIXIT JAIN** - MD - The Tax Experts DMCC

*"What was stopping my seven generations to do anything was education, and I wanted to break that barrier,"*



Dixit Jain's story is one of perseverance and triumph against all odds. Born and raised in the quaint village of Dantrai in Rajasthan, Dixit experienced firsthand the struggles of a family striving for a better life. With only 500 houses in the village and limited resources, his family lived in a rented house, unable to afford a home of their own. Education beyond the 10th grade seemed like an unattainable luxury in this setting, but Dixit's journey would soon defy all expectations.

In moments of reflection, Dixit Jain acknowledges the profound impact of his father's sacrifices on his journey. Despite financial constraints, Dixit's father's unwavering commitment to his family's well-being laid the groundwork for Dixit's own pursuit of success. From the bustling cities of Surat to Mumbai and Chennai, his father's laborious efforts instilled in Dixit a sense of resilience and determination to overcome obstacles and chart his path to entrepreneurship.



*Nothing is impossible if you have the willingness.*



In a stroke of fate, Dixit's maternal uncle emerged as a beacon of hope, recognizing Dixit's potential and vowing to support his education. With his uncle's sponsorship, Dixit embarked on a journey that would forever alter the course of his life. Leaving behind the familiarity of his village, Dixit ventured into the bustling city of Mumbai, where opportunities awaited him.

Enrolling in one of Mumbai's prestigious colleges, HR College, Dixit embarked on a journey into the world of commerce, armed with determination and a thirst for knowledge.

Despite venturing into uncharted territory with limited guidance, Dixit's resolve remains unshaken.

"What was stopping my seven generations to do anything was education, and I wanted to break that barrier," he recalls, driven by a desire to transcend the limitations that had shackled his family for generations.

Facing numerous obstacles, Dixit embarked on a journey to establish a thriving business in Dubai, overcoming each challenge with determination. Reflecting on his academic journey, Dixit admits to initially lacking direction, unaware of the meaning of CA. Despite the language barrier and academic challenges, he persevered, scoring exceptionally well in his CA exams through focused study and relentless dedication.

His journey to becoming a CA was marked by early mornings, late nights, and unwavering commitment, proving that success is attainable through hard work and resilience.

The path to becoming a Chartered Accountant was arduous, demanding unwavering dedication and countless sacrifices. Dixit's days were a blur of lectures, internships, and late-night study sessions, each moment infused with a sense of purpose and determination.

"CA journey was not by chance; it was by choice with a lot of hard work and dedication,"\* he affirms, underscoring the deliberate steps he took towards his aspirations.





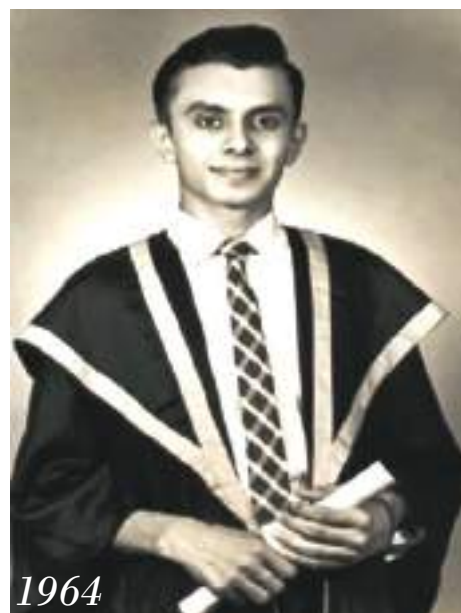




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# A Tale of Love, *Nostalgia, and Enduring Bonds*

CA MAHENDRA ASHER- Founder & Senior Partner - Mahendra Asher & Co



*"I let go of the opportunity of getting a US green card as I just could not imagine being away from Dubai for long,"*

In the bustling metropolis of Dubai, narrative stands as a testament to the stories echo through the sands of deep-seated connection individuals time, tales woven with threads of forge with this vibrant city, nostalgia, resilience, and enduring transcending borders and affection. Mahendra Asher's generations.



*"Although it was a small place, it was closely knit where everybody practically knew everyone."*



"I let go of the opportunity of getting a green card as I just could not imagine being away from Dubai for long," reflects Mahendra Asher, encapsulating the essence of his bond with the UAE. Born in Mumbai in 1943, Asher's life intertwined with the narratives of India and the UAE. Completing his graduation from Sydenham College of Commerce and Economics, he excelled academically and wrote a notable article on Dr. Sarvapelli Radhakrishnan during a college visit in 1963-64.

He transitioned through various roles, including at CIBA India, Commercial Bank of Dubai, and Merrill Lynch in New York, where he moved from banking to investment banking. Seeking stability, he eventually shifted his career focus. Additionally, he initiated a chapter with 38 members, reflecting his dedication to community and professional development.

In August 1971, Asher embarked on a journey to Dubai, drawn by the allure of new horizons and professional growth. Joining the ranks of the burgeoning Gulf economy, he immersed himself in diverse roles, from chartered accountant to banking professional. Guided by mentors such as Bansi Mehta and Keki Mistry, he navigated the intricacies of his career with their wisdom and support.

His recollections transport us to an era where dunes stretched endlessly, and the pulse of the city reverberated with the warmth of community bonds. Life has been very rewarding amidst these experiences.

In 1969, Mahendra Asher began his journey, founding his firm in Dubai in 1983. Despite its humble origins, Dubai's allure captivated him deeply. Throughout his career, Asher travelled extensively with his wife, yet Dubai remained a

constant sanctuary amidst his professional endeavours. Reflecting on his role as a chartered accountant during the pandemic, Asher emphasizes the crucial role CAs play in global economic balance. Despite challenges, he finds fulfilment in his client's success, affirming his dedication to his profession.

Beyond his professional endeavours, Asher finds solace and fulfilment in his hobbies of swimming and chess, where he excelled to become a state champion, showcasing his dedication and skill beyond the boardroom





Reminiscing the bygone days, Asher paints a vivid portrait of Dubai's infancy—"I have seen the Dubai where everyone knew everyone, where we could attend the majlis and interact with the ruler directly." I have seen Dubai when there were no roads, Abra was the only mode of transportation and all the emirates had different stamps because the UAE was not formed yet.

The visa stamped on my passport was that of the Trucial States (present UAE). That was the Dubai I landed on. "Although it was a small place, it was closely knit where everybody practically knew everyone. His anecdotes encapsulate the essence of a Dubai untouched by the glitz of modernity, where simplicity forged enduring friendships.

Hailing the newly introduced ministries in the UAE, Asher said: "Which country in the world has a Ministry of Tolerance and Ministry of Happiness? This speaks volumes about our

liberal, loving Ruler, His Highness Shaikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai. They respect us."

For Asher and his wife Bharati, Dubai symbolizes more than just a city—it's a sanctuary of safety, security, and serenity. "Life is peaceful here... our houses remain open always and there was no fear,"\*Bharati reflects, highlighting the intrinsic sense of belonging that permeates every corner of Dubai.

As Asher traverses the cityscape, from his morning stroll to the office to the tranquil evenings spent amidst cherished company, his affection for Dubai knows no bounds. "Dubai is home now, my first home I'd like to say... Anytime you want any service, Dubai gives you," he professes, embodying the sentiment echoed by countless souls who find solace in Dubai's embrace. From taking the Abra to

owning a Bentley, he asserts, "If you've lived here, you will not want to leave."

Asher's optimism embodies the enduring collaboration and respect between the UAE and India. He believes every Indian in the UAE serves as an ambassador, fostering positive sentiments between the two nations. His advice to the youth underscores the importance of knowledge, integrity, and societal contribution, emphasizing the need to uphold standards of excellence to ensure our clients' well-being and uphold our personal and professional integrity.

As Dubai evolves into a global hub of innovation and progress, Asher's journey serves as a poignant reminder of the city's commitment to preserving its rich heritage amidst the whirlwind of change. His unwavering loyalty to Dubai speaks volumes about the city's ability to captivate hearts and inspire unwavering devotion.





# From Dreams *to Destiny*

**NISTALA DEVI - Banking Professional**



CA Nistala Kameshwari Devi (hereby referred as Devi) grew up in Jamshedpur, Jharkhand -India in a middle-class family with deep-rooted values. Her father's passion for finance and his interaction with young Chartered Accountants during his days with TELCO, Jamshedpur, became his dream of seeing Devi as a CA. His dream became her inspiration of becoming a CA and a banker. "My childhood visits to the banks implanted seeds of

interest to become a banker and handle bundles of cash, like those beautiful aunties in crisp cotton sarees."

After her father's untimely demise in 1996, fulfilling his wish for her to pursue chartered accountancy became Devi's driving force. With her mother and sister- Satya's unwavering support, she embarked on this arduous journey.





*"If you believe in something and achieve it, that is success."*

She is even thankful to her aunts and uncles who were always there with their guidance throughout her journey. With her hard work and family blessings, she excelled in her CA foundation with All India merit ranking and cleared her CA finals in first attempt, thus dreams seen became reality for her and her family.

Her achievements at school and Bachelors from Symbiosis College, Pune, India foreshadowed her future success—excelling academically and in sports like badminton and basketball. However, life also held embarrassing moments, like dozing off during one of the Chemistry classes and being woken up by the traditional chalk throw and classmates' laughter, instances which bring a smile to think of now.

Devi's first job was at Ernst and Young (E&Y) in India as a qualifying CA. "It was a big

achievement, emotionally and financially bringing in stability," she reflected. Her husband Ramam, also a CA, shared her passion for the profession and supported her wholeheartedly.

Her father-in-law proved instrumental in her career growth, always prioritizing and supporting her choices. The unconditional backing from all her in-laws eased her transition into marriage and career growth.

Post E &Y she worked at Emirates NBD for 15 years in various roles, where she has won many awards for her exemplary work across various functions, including the CEO award for top 1percent performers for two consecutive years. "The banking world is a wonderful experience," Devi exclaimed, having explored various roles – from investment banking to corporate banking and now being senior coverage banker

of financial institutions, working with Al Ahli Bank of Kuwait (ABK) as Deputy Head.

Her idea of success? Devi's idea of success was deeply personal: "If you believe in something and achieve it that is success." For her elder son- Varun, studying Aviation Studies in the USA and flying a plane was success, whereas for her younger son- Harshvardhan, finishing a 2000 word essay and getting good score as part of his IB schooling was a success. For her, earning well or achieving targets continuously were milestones.





Devi struck a delicate balance between work and personal life, actively involved in her sons' academics without micromanaging. "I'm not a strict mom," she admitted, crediting her husband's support in juggling careers and parenting two boys.

Her "me-time" involved spending weekends with family and friends from diverse backgrounds, engaging in general catchups and social activities like Vedic chanting, charity work etcetra. "Music and reading books give me inner peace and are the greatest stress relievers."

Travel was another profound love. "I cannot cook. Second, I love traveling," she confessed to Ramam before their wedding. The couple has explored a third of the world, from the US and Canada to Australia, Singapore, UK, Europe and half of the Middle East. "We do one international and one India trip twice a year now," she shared, expressing her desire to travel the corners of the world with her husband in near future.

Reflecting on the global economy, Devi observed the pandemic's profound impact—with some economies slowing down and others seizing growth opportunities. "This region and the Asia region has witnessed growth post pandemic and are on the economic growth trajectory ", she remarked, citing the boom in Middle East and Asian Pacific markets.

As a chartered accountant and a banker, she advocated for sustainability-linked

transactions, recognizing the need for environmental and economic alignment. "That change is needed, and we have already seen many banks adopting ESG frameworks, which is the future ", she emphasized.

To aspiring CAs, her message resonated with perseverance and a world of awaiting opportunities.

Devi's family values helps her stay grounded. "We come from a joint family background where family values are most important," she shared, her roots deeply embedded in those cherished principles.

In the end, Devi's story exemplified the power of dreams, hard work, and the love of a close-knit family – a testament to her resilience and the profound impact of personal values on one's path to success.







# The Rise of the Trade Prince:

## *A true Inspiring Journey*

**PANKAJ MUNDRA** - Co-Founder & Chairman 360tf / Co-Founder, Nimai

*Most recommended person on LinkedIn in Middle East*



Pankaj Mundra's journey commenced from the town of Beawar, Rajasthan, where he was born to Om Prakash and Krishna Kanta Mundra. Describing himself as a "naughty child," Pankaj admitted to his lack of academic prowess, never stepping onto the stage to receive academic

accolades. Nevertheless, he imbibed crucial values from his parents—risk-taking from his entrepreneurial father and the art of networking from his socially adept mother. Early on, Pankaj recognised the importance of giving before taking in any relationship.



*Pankaj have addressed 10K + CAs across 15 + countries globally*



Although his heart longed for entrepreneurship, fate led Pankaj towards Chartered Accountancy (CA). With a touch of humor, he quipped, "I'm a CA by accident," recalling his entry into the textile industry at the tender age of 19. Fate intervened through a chance encounter with mentor K.P. Mandhana, guiding Pankaj towards CA. This detour, however, proved transformative, providing him with training at ICICI Bank and assisting 20 of his other hostel mates in securing positions there. His future wife, Rashmi, also

joined, and the two postponed their marriage until they passed the CA exams. Pankaj's dedication remained unwavering as he balanced work and studies, even observing a self-imposed silence for 12 hours during exams to focus.

Amidst professional uncertainties, Pankaj found solace in spirituality. The teachings of the ISKCON movement became his guiding light, shaping his life philosophy. Mystical experiences further reinforced his belief in the power of giving and gratitude. With unwavering optimism, Pankaj embraced the notion that the universe conspires in favour of those who pursue their goals with conviction.



A pivotal moment arrived when Pankaj secured an internship at ICICI Bank, marking a significant milestone in his career. In 2004, a fortuitous call beckoned him to Dubai—a move that would redefine his future. Relocating his family posed challenges, but with the support of his network, Pankaj flourished. His

entrepreneurial spirit thrived, undeterred even by the Lehman Brothers crash in 2008. Fearlessly embracing risk, Pankaj made the bold decision to resign from his banking job, paving the way for his entrepreneurial aspirations with the unconditional support of his wife Rashmi. Transitioning through banking strategy roles, he eventually emerged as an international trade finance expert. Pankaj also led ICAI Dubai chapter as a chairman in 2016-17.

Following his entrepreneurial success in Dubai, Pankaj embarked on his next venture: 360tf. Dedicated to supporting corporates in reaching 190 countries and engaging in cross-border trade seamlessly, 360tf handles all trade finance requirements. With this innovative platform, businesses can expand their global footprint without worry, aligning perfectly with Pankaj's ethos of empowering entrepreneurs to thrive in the global market.





As a parent, Pankaj prioritised instilling values and fostering experiences over conventional academic achievements. His children's diverse pursuits mirrored his unconventional journey, reflecting his belief in embracing opportunities and carving one's path. Witnessing his son, Sankalp, intern at a UAE bank, and observing his daughter, Bhakti, manage an NGO while gaining valuable experience through a Pepsi internship, fills Pankaj with deep pride.

These varied endeavors undertaken by his children reflect the unorthodox trajectory Pankaj has traversed, bringing him immense satisfaction as he sees them embrace their passions and forge their own unique paths. Despite encountering unexpected challenges, each experience serves a purpose, guiding Pankaj and his family toward a destination that shapes their collective purpose. Through reflection, they glean the significance of each step taken, propelling them toward a fulfilling existence beyond themselves.



Driven by an innate desire for growth, Pankaj thrives on challenges, celebrating small victories daily. His journey epitomizes resilience, perseverance, and an unwavering commitment to excellence. Guided by spiritual mentor Mahatria Ra, Pankaj inspires generations to embrace positivity and determination, reaffirming that audacious dreams can be realised through unwavering conviction. Pankaj Mundra's journey is a testament to the transformative power of perseverance, resilience, and an unwavering spirit. From humble beginnings to the pinnacle of success, his story inspires us to reach for the stars and embrace the journey with courage and conviction.

*"I'm a CA by accident,"*







# The Saga of Success

**POOJA RATHORE**- Head of Finance @ Bricks n Woods

*"Arise, awake, and stop not until the goal is reached." - Swami Vivekananda*

Every story holds tales of both hardships and victories, of tears shed and dreams pursued. In life's maze, every step tells a story of resilience and determination. Allow me to introduce Pooja Rathore, a determined individual whose journey echoes with the melody of unwavering resolve and limitless dreams.

In the heart of bustling Delhi, where dreams take flight amidst the chaos of daily life, Pooja's journey began. Coming from a simple background, she found comfort in the loving embrace of her family. With siblings who

pursued careers in IT, Pooja's childhood was filled with warmth, alongside Sweetie, her loyal pet dog, who was a constant companion. In the sanctuary of her home, Pooja absorbed invaluable lessons from her parents. Her father, a dedicated worker in the perfume industry, taught her the value of hard work, while her mother, a pillar of strength, provided unwavering support.

Their guidance went beyond mere words, shaping Pooja into the resilient individual she is today. Reflecting on her upbringing, Pooja cherishes each step taken, each memory etched in the tapestry of her life.





Pooja's educational odyssey unfolded amidst the alleys of determination and perseverance. From the quaint school near her abode to the corridors of DAV Public School, every milestone adorned her journey with hues of achievement. Her academic prowess, reflected in her remarkable achievements, became the cornerstone of her pursuit for excellence.\*

The journey towards becoming a Chartered Accountant wasn't a predestined path for

Pooja. While her mother envisioned her as a teacher, it was her father's unwavering faith that propelled her towards the corridors of commerce. The legacy of an auditor's visit, draped in respect and admiration, became the beacon illuminating her path towards the coveted CA designation.

With the mantle of responsibility bestowed upon her frail shoulders, Pooja ventured into the realm of employment, emerging as the

cornerstone of her family's resilience. From navigating the intricacies of her first job amidst her father's battle with illness to embarking on a journey towards establishing herself in Dubai, every stride bore the weight of her indomitable spirit. Currently serving as the Head of Finance, Pooja continues to embody perseverance and determination in her professional endeavors, ensuring the legacy of resilience she inherited from her parents lives on.





Outside of her work life, Pooja discovers joy in following her interests. Whether it's exploring new places through travel or sharing her experiences online as an influencer, she finds fulfillment in pushing boundaries and exploring new horizons. Motivated by her unwavering drive, she embodies resilience, turning challenges into opportunities to reach her goals. As she navigates life's challenges, Pooja's journey serves as a reminder of the strength of the human spirit, encouraging others to pursue their passions with determination and courage. Pooja's husband, Sahil Arora, stands by her side, complementing her so well and providing unwavering support, serving as her strength through every endeavor.

As she stands at the cusp of horizons unknown, Pooja envisions a world teeming with possibilities. Her aspirations, rooted in the desire to sculpt a legacy of empowerment and transformation, mirror the indomitable spirit that defines her essence. To the burgeoning community of Chartered Accountants, Pooja's message echoes with the resonance of wisdom and fortitude. "Consistency and hard work will take you places," she proclaims, a beacon guiding souls amidst the tempest of uncertainty. Through her narrative, she embodies the essence of resilience, a testament to the adage that every setback is a stepping stone towards greatness. As the curtains draw on her narrative, Pooja Rathore stands as a testament to the triumph of the human spirit. Her journey, adorned with the hues of resilience and fortitude, becomes a beacon illuminating paths untrodden. In the annals of time, her legacy shall resonate, a testament to the transformative power of unwavering

resolve. Fueled by her unwavering determination, she epitomizes the spirit of resilience, transforming obstacles into stepping stones towards her dreams.



In the tapestry of existence, amidst the threads of trials and triumphs, Pooja Rathore's saga stands as a testament to the resilience that defines the human spirit. Through her journey, she becomes not just a protagonist but a harbinger of hope, inspiring souls to traverse the tumultuous terrain of life with unwavering resolve and boundless aspirations.







# Destiny's *Blueprint*

**RAHUL SEN GUPTA** - Financial Management Professional

*"Books are the treasured wealth of the world and the fit inheritance of generations and nations."*

Amidst the echoes of tradition and the whispers of ambition, Rahul Sen Gupta's life unfolds as a tapestry woven with threads of resilience and passion, guided by the hands of fate and fortune.

Growing up as the first child in a family deeply rooted in tradition and success, Rahul Sen Gupta's childhood was brimming with warmth and heritage. Born into a family with a lineage of accomplishments, Rahul found himself amidst caring grandparents, parents, aunts, uncles and a household bustling with activity. "Everyone was very well established," Rahul reminisces, reflecting on his upbringing in the

Kolkata. Amidst the historical richness of the old town, Rahul thrived in the joint family setup, surrounded by relatives and cherished memories. He strongly believes family bonds and cultural traditions have shaped his formative years.





Navigating his educational journey with diligence, Rahul pursued academic excellence from Hindi High School (now renamed as Birla High School) and St. Lawrence High School in Kolkata to St. Xavier's College. Despite challenges, his unwavering commitment to learning propelled him forward. Balancing college, work, and Chartered Accountancy (CA) exam preparations, Rahul found solace in camaraderie and knowledge. Reflecting on his rigorous schedule, he acknowledges the competitiveness that drove him. Studying at St. Xavier's and preparing for CA exams instilled resilience and discipline, shaping his path to becoming CFO of Eros Electricals in Dubai. Rahul Sen Gupta inherits a legacy of integrity from his family, guided by a father and grandfather esteemed in the medical profession. Upholding these principles, he carries forward their ethical legacy into his professional life.

Rahul Sen Gupta's journey to becoming a Chartered Accountant (CA) is defined by perseverance and passion, stemming from an early affinity for finance and the guidance of family and mentors. Opting for commerce in grade 11 and 12, Rahul embarked on a path intertwining academic pursuit with practical training. "The real fun started in Articleship at

PriceWaterhouseCoopers (PwC)," Rahul fondly recalls, reminiscing about the invaluable hands-on experience amidst tight deadlines and challenging audits. His resolve solidified through these trials, shaping him into a seasoned professional. Venturing beyond conventional corporate realms, Rahul navigated through diverse industries, from the formal setting of the Oberoi Group to the dynamic landscape of the Al-Tayer Group in Dubai. This journey honed his adaptability and acumen, showcasing his expertise in financial management through budget oversight, operational management, and adept navigation of niche markets.

Rahul Sen Gupta's professional journey in Dubai reflects resilience amidst corporate flux. Transitioning from Al-Tayer to Jumbo Electronics, he tackled financial complexities, setting up MIS reporting and navigating retail challenges. Mentored by Mr. Ravi Chandran, Rahul embraced continuous learning, a beacon amid economic upheavals triggered by the Lehman Brothers' crash while at Tatweer. Joining Dubai Properties, guided by Krishna Subramanian and Hesham Heikal, Rahul steered through financial storms, honing his skills in Cash Planning and Treasury Management. Throughout, Rahul's trajectory

exemplifies adaptability and determination in Dubai's dynamic corporate landscape. Transitioning to Eros as CFO amidst the challenges of COVID-19, Rahul's journey reflects resilience and adaptability. Despite personal loss and health setbacks, his appointment brought a fresh chapter filled with structured operations and diverse business models. Leading a large team and navigating through VAT and corporate tax implications, Rahul's tenure showcases his expertise in compliance and strategic planning, embracing each day as an opportunity for growth and learning.





In his personal life, Rahul Sen Gupta finds solace in a diverse array of hobbies, including a profound love for literature, especially historical books authored by the likes of William Darlymple. His fascination extends to books that delve into cultures, particularly those by African authors. Rahul also cherishes moments of leisure, reveling in the tranquility of days where he can simply unwind. An avid sports enthusiast, he passionately follows cricket, football, and tennis. Alongside his personal interests, Rahul attributes much of his positivity to his wife Madhumita, who has been a beacon of support and joy. Their son, an

investment banker, adds to their familial pride with his academic achievements, having pursued his BSc in Finance from the University of Bath.



Describing himself as "Down to Earth," Rahul Sen Gupta stresses the importance of humility amidst success. He advises aspiring CAs to

prioritize dedication and perseverance, advocating for a holistic approach that combines academic learning with real-world experiences.

As a CFO, Rahul underscores the importance of understanding operational intricacies and people management alongside mastering finance. Reflecting on his journey, he champions the recognition of commerce, especially Chartered Accountancy, for its pivotal role in shaping the global economy, urging a change in societal perceptions towards these professions.





# ALWATHBA INVESTMENT



# Humble Beginnings to Global Prominence

**RAMAM NISTALA** - Group Financial Controller -Al Wathba Investment LLC

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन । मा कर्मफलहेतुर्भूर्मा ते संगोऽस्त्वकर्मणि ॥

*You have the right to work only but never to its fruits.  
Let not the fruits of action be your motive, nor let your attachment be to inaction.  
Bhagavad Gita, Chapter 2, Verse: 47*

In the heart of Rourkela, a bustling steel township in Odisha, emerged the cornerstone of a remarkable journey. Ramam Nistala, a name resonating with resilience and determination, was born into a humble family, where education was revered as the ultimate asset. From the vibrant streets of Rourkela to the serene coastal city of Visakhapatnam, Ramam's roots intertwined with the cultural tapestry of India, shaping his values and aspirations.

The corridors of Rourkela Municipal College echoed with Ramam's brilliance, where he stood seventh in the state, a testament to his academic

prowess. Yet, his journey was not just confined to the pages of textbooks. Amidst the camaraderie of the playground, he learned invaluable lessons of courage and integrity. Reflecting on his school days, Ramam reminisces, "Academically, I was very brilliant. But one incident taught me the importance of standing up for what's right, even in the face of embarrassment."

Later, he pursued degrees in ICMA, IIM Lucknow, and specialized in ACAMS (anti-money laundering), enriching his knowledge beyond the classroom and becoming an epitome of brilliance.





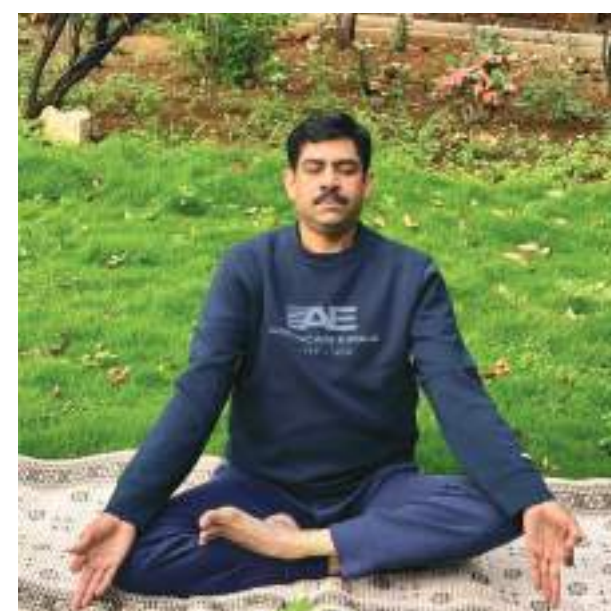
In the pivotal years of adolescence, Ramam Nistala stood at a crossroads. Influenced by a neighbour's pursuit of medicine, his aspirations took a turn towards MBBS. Yet, familial influence and profound mentorship, particularly from his elder brother, Nistala Jaganath Sharma, redirected his trajectory towards Chartered Accountancy. Guided by parents embodying dedication and honesty, Ramam embarked on a transformative journey to become a CA.

Despite the challenges of a small city upbringing, Ramam's resolve remained unyielding. From Chennai's bustling coaching centres to the intricacies of senior CA exams, his story is a testament to resilience. Mentors like BD Shivhare illuminated the path, their guidance invaluable in navigating the complexities of auditing and taxation. Inspired by his father's legal legacy, Ramam pursued

parallel studies in law, enriching his financial acumen with legal expertise.

In 1998, Ramam Nistala embarked on his corporate journey, pioneering financial frameworks as a finance manager in Rourkela with a Belgium-based joint venture company. His innovative approaches left an indelible mark, shaping the company's trajectory for years to come. Transitioning to Saudi Arabia's flange manufacturing project in 2002, Ramam honed his skills under seasoned leaders, solidifying his expertise in finance and accounts. With the intent of exploring new opportunities for both his wife and him as CAs, he sought new horizons in Dubai, joining Aujan Coca-Cola in March 2006 as a factory accountant and head of accounts. Post-2012 restructuring, Ramam navigated entrepreneurship, eventually finding his stride at Al-Wathba, where he continued to thrive for

over 5 years. Yet, amidst the crescendo of corporate triumphs, Ramam's heart resonated with a deeper calling – a commitment to combat financial malpractices. Enrolled in an anti-money laundering camp, he delves into the intricacies of financial compliance, driven by a fervent desire to safeguard companies and investors. "Honesty and integrity must be the weapons of every young CA," he emphasizes, underscoring the essence of ethical conduct in finance.





As the global economy grappled with the seismic shifts of the pandemic, Ramam's insights illuminated the path forward. From

supply chain disruptions to economic uncertainties, his astute observations echoed the essence of resilience and adaptability. "The role of Chartered Accountants has become more prominent," he asserts, emphasizing the profession's indispensable contribution amidst tumultuous times.

Beyond the boardrooms and balance sheets, Ramam's life pulsates with the rhythm of familial bonds and personal pursuits. Married to a fellow Chartered Accountant whom he met through family, Ramam cherishes the joys of parenthood with his two children.

A devoted husband and father, he finds solace in the melodies of Indian classical music and the thrill of cricket matches, while Dr. S. Jaishankar's literary masterpieces adorn his shelves, inspiring him to envision a future imbued with wisdom and purpose.

He is passionate about cars.

As he stands at the pinnacle of his professional journey, Ramam Nistala's legacy transcends the confines of corporate corridors. "I aspire to be remembered as someone dependable, calm, focused, and trustworthy," he muses. Embracing the mantle of mentorship, he imparts a timeless message to the young generation.

From the quaint streets of Rourkela to the cosmopolitan allure of Dubai, his journey echoes the timeless adage – success is not merely a destination but an ongoing saga of growth and self-discovery.







# Transformation of a Future Icon

SAHIL ARORA- CFO, Bricks N Woods

*"I don't believe in taking the right decisions; I take decisions and then make them right"- Ratan Tata*



Sahil Arora's journey begins in the quaint neighborhood of Nangloi, Delhi, where he embarked on his academic endeavors. Raised in a nurturing environment, Sahil imbibed the values of honesty and loyalty from his mother, who instilled in him the importance of integrity and staying true to oneself. Her teachings became the guiding light that shaped Sahil's ethical compass and moral foundation. Alongside his mother's influence, his father's entrepreneurial spirit provided him with invaluable lessons in perseverance and adaptability, traits that would prove indispensable in Sahil's own journey towards success. Despite the challenges posed by changing business ventures, Sahil's family remained a steadfast source of support, laying the groundwork for his resilience and determination to overcome obstacles.





Sahil's academic journey was nothing short of remarkable, marked by his exceptional achievements across various domains. From securing top positions in Olympiads to clinching the Indian rank in prestigious competitions, Sahil's intellect and dedication were evident. His stellar performance in the Australian Mathematical Olympiad, where he secured an impressive India rank of 71, underscored his mathematical prowess and analytical acumen. Furthermore, Sahil's participation in numerous Olympiads

showcased his commitment to academic excellence and his ability to excel in competitive environments.

In addition to his academic pursuits, Sahil's passion for music added another dimension to his multifaceted talents. Representing his school at a state level as a solo instrumentalist, Sahil captivated audiences with his musical prowess and artistic flair. Despite achieving recognition in the realm of music, Sahil remained unwavering in his academic aspirations, demonstrating a rare blend of discipline and focus. This duality of talent and dedication exemplifies Sahil's versatility and determination to pursue excellence in all endeavors, regardless of the path chosen.

Though Sahil initially dreamed of studying economics, fate directed him towards a different path as a Chartered Accountant. With guidance from his mentor and the support of

his wife, he embarked on a challenging journey of exams and training. Despite facing health issues and the complexities of the profession, Sahil's determination never wavered, propelling him forward.

Alongside his pursuit of Chartered Accountancy, Sahil was also offered a place in the BMS course, but he remained steadfast in his chosen path. Despite the hurdles, Sahil's commitment to his goals and thirst for knowledge propelled him towards success in his chosen field. Battling health setbacks and grappling with the complexities inherent in the profession, Sahil demonstrated an indomitable spirit that propelled him forward with unwavering determination. It was this steadfast commitment to his goals, coupled with an insatiable thirst for knowledge and growth, that fueled his journey towards success in the realm of Chartered Accountancy.





Sahil's entrepreneurial spirit found expression in the dynamic landscape of Dubai, where he ventured into the realm of real estate. Working under the mentorship of CA Ankur Aggarwal, he leveraged his expertise in finance and taxation to identify market gaps and capitalize on opportunities, paving the way for his success in brokerage and property development. Through perseverance and adaptability, Sahil's journey in

entrepreneurship continues to evolve, marked by resilience and innovation. Amidst the demands of professional life, Sahil finds solace in moments shared with his wife, Pooja Arora, prioritizing bonding and relaxation amidst their busy schedules. Despite her demanding career as a Chartered Accountant, his wife graciously extends her support by assisting him with his studies and preparations, embodying their commitment to

mutual growth and partnership. Defined by loyalty, integrity, and a profound sense of self, Sahil's journey serves as a testament to the power of determination and authenticity. With no regrets and a sense of fulfillment in his achievements, Sahil offers a message of encouragement to aspiring Chartered Accountants, emphasizing the importance of honesty, determination, and self-belief on the path to success.







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# The Harmonious *Symphony of a CA*

**SAHITYA CHATURVEDI**- Head Of Finance & Accounting at Ajmal Perfumes  
Secretary General, IBPC Dubai

*"The only limit to our realization of tomorrow will be our doubts of today." - Franklin D. Roosevelt*



Born into the sacred environs of Mathura, resonating with the divine melodies of Lord Krishna's flute, Sahitya Chaturvedi embarked on a journey steeped in the revered traditions of a Brahmin family. Nurtured by parents of profound wisdom, both esteemed scholars, Sahitya's childhood was suffused with the

rich harmonies of Indian classical music. Amidst this cultural immersion, his father's scholarly pursuits, adorned with three literature degrees, a Phd, and expertise in Draupad Dhamar, instilled in Sahitya a deep admiration for music, literature and academic excellence.





Within this remarkable upbringing, Sahitya's mother emerged as a guiding beacon, recognizing his natural aptitude in mathematics. With unwavering determination, she encouraged him to follow in the footsteps of his cousin brother, a pioneering Chartered Accountant. Thus, amidst this amalgamation of tradition, talent, and familial legacy, Sahitya's journey unfolded—a symphony of destiny conducted by the whims of fate and the harmonies of his heart.

From Hindi medium education to Sanskrit intricacies and the celestial realms of Jyotish, Sahitya's academic journey gleamed with a love for learning. Though his melodious voice aired from the studios of All India Radio, destiny guided him towards Chartered Accountancy, propelled by his knack for mathematics. His first professional stint led him to Oman, where he delved into internal auditing in an Omani organization, honing his skills further. Starting with Reliance Industries in articleship, Sahitya

paved his path to Mumbai in 1995. Thus began his journey in the bustling metropolis, diving into the world of auditing which led him to become the Secretary General of the Indian Business and Professional Council, IBPC Dubai.

With the gentle guidance of his parents, Sahitya found pearls of wisdom that would illuminate his path through life's labyrinth. His mother, a pillar of strength and innovation, envisioned a future for Sahitya beyond traditional roles. Recognizing his exceptional talent in mathematics, she urged him to embrace the realm of Chartered Accountancy, a path aligned with his academic prowess. Meanwhile, his father, a revered scholar bestowed upon Sahitya timeless lessons in patience and humility.



In college, Sahitya's days were filled with memorable experiences that painted his journey with vibrant hues. As he reminisces, "Chief minister started an open book examination...I took the concept seriously." From the unique challenges of open book exams to mastering the complexities of numbers, his collegiate journey shaped his determination. These years not only strengthened his academic skills but also taught him resilience, preparing him for what lay ahead.



Fueled by unwavering determination, Sahitya embarked on a transformative journey spanning continents. From Mumbai's vibrant streets to Dubai's cosmopolitan allure, each step brought him closer to his dreams along with Mala, his better half.

While establishing himself as a Chartered Accountant in India, Sahitya pursued additional qualifications in England, enhancing his expertise. Guided by his father's wisdom, he rose to the challenge, earning a Ph.D. in Finance from the USA in three years, specializing in Islamic Finance. This achievement not only fulfilled his father's vision but also solidified Sahitya's legacy of academic excellence and ambition.

Reflecting on the tumultuous global pandemic, Sahitya Chaturvedi's insights offer a beacon of hope amidst the chaos. Amidst economic uncertainty, Sahitya's steadfastness illustrates our resilience through change. He envisions a future where traditional values and technological progress converge for a brighter tomorrow. Sahitya underscores the role of Chartered Accountants during the pandemic, noting, "People thought recession will

come...but from an economic standpoint, it has taken a V shape." Emphasizing moral values in the digital age, he urges, "Be responsible and reliable. Give respect to nature and moral values and then move to the digital economy." Viewing challenges as opportunities, Sahitya believes every sound is an opportunity knocking.

Amid Sahitya's career successes, he talks about his personal life and how it is a tale of enduring love and resilience. United by tradition, Sahitya and his then-fiancee journeyed through rituals of Braj Region and finally tied the knot with the cultural richness of their homeland. Alongside their journey, their children have flourished: their eldest son recently graduated with honours in LLB from Middlesex University London, their daughter is completing her graduation and studying Chartered Accountancy, while their youngest daughter is

currently in 10th grade, excelling in her studies.

Sahitya Chaturvedi's life epitomizes determination, blending traditional values with modern approaches to achieve remarkable success through honesty and hard work. His legacy underscores the importance of integrity in accomplishment.

As Sahitya's journey concludes, he imparts the wisdom that life comprises both peaks and valleys, with each challenge presenting an opportunity for personal growth. Through setbacks, he reminds us, success is forged. Ultimately, Sahitya emphasizes that lasting impact lies not in material wealth or recognition, but in the enduring legacies of love, wisdom, and kindness.

To unwind, Sahitya finds solace in Indian classical music, a timeless pursuit that nourishes his soul.







# A Passion for Numbers:

## *Essential for global economy*

SAMIR POPAT - Nadeem and Umendra Chartered Accountants



Samir Popat's pursuit of chartered accountancy was influenced by the profound respect and depth of knowledge this profession commands. "My deep-rooted passion for mathematics and accounts, combined with the prestige this field holds, made the choice abundantly clear for me," he states, exemplifying the strong work ethic that defines him.

Born in Mumbai to a banker father and a homemaker mother, Samir grew up in a city where diversity flourishes and ambition runs deep. Remarkably, intelligence appears to be a cherished family trait, with around seven close relatives also chartered accountants, highlighting their value for education and professional excellence.



*"In my opinion, chartered accountants are integral to the global economy as they provide essential and impartial information to the investors,"*

Samir displayed an innate interest in accounts and economics from a young age. These subjects became the focal point behind his decision to become a chartered accountant. His journey exemplifies the power of following one's true passion, ultimately leading to a fulfilling and successful career.

"In my opinion, chartered accountants are integral to the global economy as they provide essential and impartial information to the investors," Samir remarks, optimistic about

their vital role in maintaining the financial landscape and instilling trust.

A man of high professional integrity and financial competence, Samir is a maestro in taxation, accounts, and economics. After starting as a finance executive, he steadily climbed the career ladder through unwavering dedication and tireless efforts.

Today, he is a partner and director of taxation at the leading tax consultancy firm Nadeem and Umendra Chartered Accountants.

Samir beautifully manages his work-life balance by harmonizing professional commitments with leisure activities. He loves indulging in sports, especially cricket—his favorite pastime.

"Playing cricket is all about the pleasure of movement, exercise, and a sense of accomplishment for me," he shares. This approach allows him to savor multiple activities without compromising his career, with weekend physical pursuits helping him lead a balanced life.



*"This book will shed light on their amazing journey and accomplishments, it will definitely inspire future generations of financial professionals."*

Family is the anchor in Samir's world. He holds his parents in the highest regard, viewing them as cherished mentors who shaped his life's path with wisdom and guidance. "Their love brings me immense joy and fulfillment," he expresses warmly. Samir's wife, Pooja, and six-year-old daughter, Kiara, bring immeasurable happiness, and their love and companionship brighten his days.

Samir sees the upcoming book project as a beacon of recognition for chartered accountants' invaluable role in the financial market. "This book will shed light on their amazing journey and accomplishments," he believes. "It will definitely inspire future generations of financial professionals."

The story, narrated from a third-party perspective, offers insights into Samir's life and career journey. His authentic voice is woven through key quotes used as dialogues, adding

depth and resonance to the narrative. With a compelling structure and engaging narration, the tale paints a holistic picture of a man driven by passion, guided by wisdom, and anchored in family—a life defined by resilience, determination, and an unwavering commitment to excellence.







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# A driven *spirit of achievement*

**SAMRUDHI MAHAJAN** - EY Accounting Compliance and Reporting Lead & Process Automation  
(Finance Transformation | RPA | TAX | Cost Control Specialist | Strategy )

*"My father cleared the CA final's first group but couldn't complete it due to unavoidable reasons,"*



Nashik, the city on the banks of the Godavari River, is where Samrudhi's story began. Born into a large joint family of 17, resources were limited, but happiness abounded. As the eldest daughter, responsibility came naturally to her, and younger siblings Shweta and Akash looked up to her. Her father, a retired Ph.D. professor, instilled in

her the importance of discipline—a gift she carries to this day. Her mother, a housewife with a Master's degree, fought against the odds to enroll Samrudhi in an English-medium school. "I inherited that fighter spirit from her, which has propelled me to where I am today," She also thank her grand parents for their blessings.



*"I inherited that fighter spirit from my mother, which has propelled me to where I am today,"*



At Silver Oaks School in Nashik, Samrudhi was part of the pioneering batch that set a 100% passing record. Her college days at BYK College brought its challenges, with her father's professor friends keeping a watchful eye. Yet, the burning desire to become a Chartered Accountant, a dream her father had started, drove her forward.

"My father cleared the CA final's first group but couldn't complete it due to unavoidable reasons," Samrudhi explains. "So that desire to fulfill his dream was always there." She explored other careers like teaching, insurance, and tutoring, but her focus remained on the CA path.

Her first job at WNS, a BPO, came through campus recruitment. "I was very young, and clearing CA on the first attempt gave me the confidence I needed," she reminisces about that London assignment - her first time traveling abroad. It was a whirlwind of firsts, with pride and worry from the family.

The CA journey had its share of unforgettable incidents. "The day before my finals, I met with a road accident and had stitches on my scalp along with a high fever," Samrudhi recalls. Switching to injections instead of pills despite the doctor's warnings, she persevered with just

2-3 hours of sleep, making the "Passed" result on her computer screen all the sweeter.

"My father was my critic and mentor, and my family and friends were my biggest support" she acknowledges. After meeting Atul Gaikwad during her CA studies, they married in 2009. Today, they run businesses in Dubai and Pune and are parents to Artha, 12, and Viaan, 5 - her "source of energy."

My mother in law Mrs Mangala and Father in law Mr Vasant Rao always motivated and supported me to grow professionally;



*"Modern by thought, tradition at heart"*



Samrudhi is the ringmaster at home. A strict yet protective mother, she carefully balances work and family life. "I make sure not to mix my personal life with professional life, so I draw a line considering the priority" she explains. Her hobbies of traveling, movies, and family time help her unwind.

Optimistic about the future driven by technological advancements, Samrudhi sees challenges looming for the CA profession with AI-threatening job roles. "Adapting to socio-economic and financial changes will be key," she advises. "No technology can replace human intelligence, so stick to conceptual clarity while being prepared to adopt value-adding tools."

Along with being a Chartered Accountant,

Samrudhi has a Diploma in Yoga from Yoga Vidya Dham. She has also mentored over 300 women personally and professionally in field of yoga and finance. A Finance Process Automation specialist who has led to cost savings of AED 50 million, she has worked across the UK, Europe, Hong Kong, UAE, and India, managing teams of 15+ nationalities. Her accolades include a Top 10 CA Women Award and Best Performance and Shukran Awards.

A strong believer in divine power, emotional intelligence is Samrudhi's strength in understanding behavior styles to deliver desired outputs. As she looks back on her journey of achievements and the dreams she has realized, one thing is clear - this humble, happy-at-heart individual's driven spirit will continue to inspire many more.







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