



Mr. Rishabh Adukia is a young and dynamic Chartered Accountant with a wealth of experience in managing personal finance. His journey is a testament to his unwavering commitment to financial excellence and his passion for helping individuals navigate the complex world of money management.

Professional Expertise:

A Chartered Accountant by profession, he stands at the helm of his own consulting firm, specializing in managing wealth for HNIs and emerging millenials. With a repertoire that includes Company Secretaryship, Law, and a Masters in Business Finance, his qualifications speak volumes about his expertise. His credentials extend beyond traditional finance; he is a Certified Financial Planner, well-versed in the art of creating holistic financial strategies tailored to individual needs.

His expertise is not confined to boardrooms; he has actively engaged with regulatory bodies and law enforcement agencies. He has addressed esteemed gatherings at institutions like the Central Bureau of Investigation (CBI) Academy and the Serious Fraud Investigation Office (SFIO). His insights have been invaluable in helping individuals safeguard their financial interests in an increasingly complex world.

**BEST WAY TO PREPARE AND CRACK EXAMS &
HAVE 8 DIGIT + + + + + INCOME AFTER BECOMING CA
(Study Techniques to Ace Exams and Become a Topper &
Make 8 Digit + + + + + Income by Setting goals, Becoming
Thought Leader, Using Social Media, Thinking Big and
Operating at Global level)**

By



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MY ASPIRATIONS FOR MY CA FAMILY

*Ayam nijah parah va iti laghucetasam I
udaracaritanam tuva Vasudhaiva Kutumbakam II*

*This one is mine (related to me),
this one is somebody else (not related to me)
thus think narrow minded people. For broad minded persons
The World is One Family*

- The Maha Upanishad

Every day I wake up with just one thought in my mind – What more can I contribute towards my CA family. Every person has a genius within. Every spark within a person can help conquer his/her Everest. Every person is able and capable and all that is required is to find that ‘genius’ within yourself. I want to assist you to find that genius within you to PASS THE CA EXAM and excel in your life and EARN 8 DIGIT +++++ INCOME. I invite each CA student and each CA Member to become Global Speaker, Writer, Professional, Entrepreneur, CEO and to Ace Exams, Acquire Knowledge and Professional Qualifications.

Students: Realize your potential and convert it to performance. Mentoring the young minds to encourage for acing exams, acquiring new knowledge, improving soft skills and staying on determined path.

CA professionals: Find new areas of practice and challenge yourself in the next role, share knowledge, use social media and become Global Professional. Mentoring the Professionals to identify and tap the traditional & non-traditional areas of practice.

The global market of soft skills is Rs.3 lakh crores and the Indian market is Rs.6000 crores. These interpersonal skills or soft skills are now being referred to as ‘Power skills’ to signify their importance and value in today’s world. Sharpen your ‘Power Skills’ – communication abilities, adaptability, creativity, decision-making, time management etc. – these indispensable interpersonal skills will be the game-changer of your future success. We do not exist in isolation on this planet. We need to effectively work with, manage, and lead others and thus need skills inherent to human beings, which help us make better decisions, be more flexible, promote positive dynamics with others and up our game.

Become a ‘Thought Leader’ in your area of passion, for it is passion that converts potential to performance. Be an individual who is recognized as an authority in a specific field. To become that person, bring single-minded focus

of your thoughts on the field you are most passionate about. Thoughts are things; they determine the universe we exist in. Quantum Physics, the study of matter and energy, suggests that nothing is solid and fixed and can be in various possibilities at the same time in a vast energy field. Our thoughts are linked to this invisible energy field: like objects can apparently be in two places at once, our thoughts can also hold mutually-exclusive ideas at the same time – therefore our thoughts determine what this energy field forms and literally creates our life around us. Our thoughts shape our reality and our life. Every CA has immense potential as a professional and contributor to economic building of our Nation. I believe every chartered accountant can bring miraculous result in assisting all levels of economic activities.

Make ‘Networking’ a part of life. You can build relationships and connect with juniors, seniors, contemporaries and seasoned professionals. Availability of opportunities, broadening of mindset and learning from others’ experiences are some of the benefits which will go a long way in growing your professional life. Collaboration, mentorship, lasting friendships will enhance your ways of thinking and make you a better person and professional.

Always observe and learn from whatever comes your way. I substantiated my learning and broadened my horizon when I visited other countries viz. U.S.A., U.K., Canada, Europe, U.A.E., Mauritius, Japan, Australia, Hong Kong, Nepal, East Asia. In any city I have visited I have taken a special interest in education. When I went to United Kingdom, I made a special visit to University of Cambridge and University of Oxford to see the how the education is imparted there. On my first visit to USA, I especially visited Harvard University to see this temple of knowledge. Even in India I have visited more than 150 universities for purpose of lectures, training, seminars and teaching. It has given me tremendous learning. The crux of this learning has been – ‘Don’t limit your thoughts; There is tremendous opportunity in the world; Seek and you will Find’.

Think Big. Make best possible use of Social Media to share your knowledge and benefit society. Through advancement in technology you can reach the 8 billion population of the world by a click of a button. Think beyond the obvious and make your mindset global. Become a Global Professional and serve clients across a range of economic sectors and geographic regions. Everything is possible and nothing is beyond reach anymore.

“I want to be thoroughly used up when I die, for the harder I work, the more I live. I rejoice in life for its own sake. Life is no ‘brief candle’ to me. It is sort of a splendid torch which I have a hold of for the moment, and I want to make it burn as brightly as possible before handing it over to future generations.”

- George Bernard Shaw

MENTOR TO ASSIST YOU IN ACHIEVING YOUR GOALS FROM GAINING EXPERTISE & CAREER GROWTH TO AUTHORIZING BOOKS

Dear reader

The road to progress and development doesn't just end with knowledge and experience gained. Knowledge continues to grow when it is shared among fellow aspirants.

I feel proud of the fact that I am amidst hardworking people who have made their way to the pinnacle of success, by overcoming obstacles and hurdles in their journey through professional life and achieving the most needed knowledge and expertise.

My unquenchable thirst for knowledge has been my constant inspiration to read more and gain more knowledge. It has also been the source of motivation to author books, which has enabled me to author 350 plus books on a wide range of subjects over a period of time.

I find it apt to remember English Historian and Geologist Charles Darwin's famous quote:

"In the long history of humankind those who learned to collaborate and improvise most effectively have prevailed."

In collaboration lies the spirit of greater achievements and carving a niche for ourselves by setting the most inspiring example for others to follow.

For students and debutant professionals, having a mentor can significantly help gain a comprehensive understanding of the career path ahead. Because of my experience, you can learn from my mistakes, become aware of potential pitfalls and circumvent them with ease. I want to mentor each reader to achieve their goals in life. Whether it is to pass an exam, advancement in career, balancing studies and job, supplementing methods of earning income, advise to start or advance your practice or overcoming any roadblock in professional and personal life – I want to welcome you to contact me and I will surely guide and assist you in the same.

I take this opportunity to invite both budding and established professionals/entrepreneurs/academicians/readers to join me in sharing the knowledge and expertise with our fellow professionals and aspirants by developing knowledge series in the form of books on a wide range of topics for example, business laws, various forms of audits, accounting standards, arbitration and mediation, self-help and self-development and management topics to name a few.

It will be my pleasure to co-author books with esteemed colleagues who will be interested in presenting an innovative approach with respect to any subject within the ambit of finance and its related fields.

You may feel free to contact me at rajkumar@cadrrajkumaradukia.com or reach me on my mobile phone 9820061049 by WhatsApp for further details and discussions in this regard.

Regards

CA (Dr.) Rajkumar S. Adukia

VISION AND MISSION STATEMENT

MY VISION FOR ICAI

- To Make ICAI a world famous Trendsetting Organization with high repute and integrity
- To enhance the image of the Indian CA and to make the Indian CA a global professional contributing to both global and Indian economy

MISSION AND AGENDA

- I. Every practicing CA be a global practitioner in area of his/her passion
- II. Every CA in employment be a CEO
- III. Every CA in self-employment be a global supplier of services/products
- IV. Every CA student passes the exam successfully
- V. ICAI becomes think tank in all 50+ ministries of INDIA, 28 states, 8 union territories and 195 countries of the World.

SPOTLIGHT AREAS

- Focus on Boosting brand image of CA
- Focus on Global recognition of Indian CA
- Focus on Increasing contribution of CA in all sectors
- Focus on New Professional Opportunities for CA
- Focus on Technical Training of CA with respect to digital world
- Focus on Imparting Guidance to CA students
- Focus on One-to-One Interaction of new entrant CA with experienced CA
- Focus on Augmenting soft skills of CA
- Focus on Enhancing contribution of Senior Citizen CA; Retired CA and CA who can only work from home
- Focus on Creating Interactive CA bonhomie forums for knowledge sharing

EXECUTIVE SUMMARY

Preparing and cracking any exam is the result of a right combination of Hard work and Mind control.

Any task requires effort. '*Hard work beats talent when talent doesn't work hard*', emphasized professional basketball player Kevin Durant reciting the words of his high school basketball coach. You will find that often it's not the most intelligent student that can succeed in the toughest of exams, but the most hardworking one. We are all able and capable to achieve what we desire. Those of us who are willing to work extremely hard are the ones who will succeed.

Success is a mind game. Famous musician, singer and song-writer George Harrison rightly said '*It's all in the mind*'. Preparation for an exam and achieving success in it is not a one-day event, but a long arduous journey. Many-a-times along this journey, your mind will play games with you – how tired you are, you can't do it, it's impossible – however, your triumph will be determined by how you ignore these self-deprecating thoughts, reenergize yourself and bring your mind back to the task at hand.

Have a Goal of achieving success and Focus on it. The simple ABCD of achieving success in any exam, is the combination of ALL the four factors:

A = Action - Action towards attaining your target;

B = Belief - Belief in yourself;

C = Consistency - Consistent effort every single day;

D = Desire - Desire to achieve your target, to achieve success.

Start learning to learn. If you want to achieve something you have never achieved before, you will have to do something you have never done before. Are you ready to adopt these strategies for success?

- ✓ Beginning preparation early and identifying syllabus thoroughly
- ✓ Create an effective study plan with proper time for breaks, revision, mock test etc.
- ✓ Prioritize quality over quantity and effective allocation of time to tasks
- ✓ Don't leave important tasks until the last minute, as this will impact the quality of work and overall grade.
- ✓ Switching off distractions and increasing concentration abilities

- ✓ Reading and re-reading the subject for understanding and concept-
clarity and reading the questions and instructions carefully in the exam
- ✓ Making short notes to master the subject which will also serve last-
minute revision
- ✓ Using memorization techniques, acronyms, mnemonics, mind maps,
pictures etc. to memorize large amount of information and effectively
reproduce it.
- ✓ Answer writing practice which will help in structuring your answers and
conveying ideas coherently in the permitted time.
- ✓ Work on presentation of answers and handwriting and present properly
structured answers in a neat, clear and logical order
- ✓ Rotation between subjects to prevent monotony and to keep your study
routine dynamic and engaging.
- ✓ Regular revision cycles to aid in better retention and quick active recall.
- ✓ Don't revise the easy topics first and leave all the tough ones for later.
Maintain a balance
- ✓ Practicing previous years' papers and taking full-length mock tests that
simulate exam conditions, analyzing the results and correcting your
mistakes
- ✓ When practicing questions, solve the question completely with full
steps. No shortcuts.
- ✓ Taking strategic breaks in your schedule to avoid burnout and to
enhance productivity and focus.
- ✓ Discussion with friends and asking each other questions, to increase
mastery over the subject
- ✓ Assess your progress regularly and identify areas that need more
attention and make necessary adjustments
- ✓ Maintain a healthy lifestyle with adequate sleep, regular exercise, and
a balanced diet.
- ✓ Stay positive and motivated and maintain a positive mindset.
- ✓ Stimulate your mind through the power of creative visualization and
imagine yourself as having achieved your goal
- ✓ Organization & discipline is the name of the game - organize your time
and follow your study plan with discipline.

At the end, remember it's not the exam, the marks, the success or failure which should determine your whole life. You should be able to say you gave your best and more than 100% effort and there was no lack of persistence and determination from your end. That will be your success.

A story.

Once upon a time there was a small boy who wanted to become the President of United States of America. And he did. End of story.

All stories can have such beautiful endings – as the power to end the story lies in the hands of the storyteller. Barack Hussein Obama was the first African American to serve as the President of USA. By being elected to USA'S highest office in 2008, he forever changed the landscape of America and inspired millions of young people to dream bigger dreams.

All aspects of our life need to be managed for us to be super achievers – our time, our mind, our talent, our identity. Instead of focusing on the end result, just concentrate on the present act. Remember you are capable of more than you think. You just need to make a beginning and one single act of courage will set into motion a chain of acts of courage. Infuse efficiency into your work and approach your day as one of 86400 seconds in a day rather than a 24 hours' day - you will never feel you are short of time. Don't constraint yourself by excuses, gather your courage and search for different strategies in which you can accomplish your goal. Sometimes in life you need to stop whatever you are doing, take a deep breath and look from another point of view to see things differently. Approach the task more creatively, with a new mindset – and you are sure to crack the exam.

Keep going and keep growing and Convert your potential into performance!

CONTENTS

Introduction – Converting Potential to Performance	1
The Secret to Success	1
19 Topper Tactics	2
The +1 (Plus One) Topper Lifestyle	3
At the Outset – The Key to Success in any Exam	4
Importance of Setting Goals	5
Every Students' Dilemma – Time Management.....	12
Studying in Layers & Repeated Reading	14
Mind Mapping	15
Note Making	17
Effective Memorization	19
Study Group & Discussion with Others	22
Productivity Boosters	22
Writing & Presentation of Answers	23
The two Superpowers – Revision & Practice.....	24
Balancing Luck & Effort	25
Preparation Plan for Chartered Accountant Exam	26

How to Excel in Chartered Accountant Exam 29

Inspirational Stories of Real Life Achievers..... 33

Thinking 44

How to become Global Practitioner – Traditional, Non-Traditional Areas
(Within the State, Nation and Globe), and Explore New Opportunities 45

Explore Opportunities 48

INTRODUCTION – CONVERTING POTENTIAL TO PERFORMANCE

Knowledge is not Power. Knowledge is ‘potential power’.

It is no longer about what you know, but what you do with all that you know. Knowledge is merely information, unless you act on it and apply it effectively to achieve results.

Have you heard of the Pygmalion Effect?

The Pygmalion Effect is a psychological phenomenon which refers to situations where high expectations lead to improved performance in a certain area.

We are all able and capable to achieve what we desire. Apply the Pygmalion effect in your life and convert your potential (potential energy) into performance (kinetic energy). In science potential energy transforms into kinetic energy when a stationary object (You) starts to move. Set high but realistic expectations for yourself and believe in yourself to achieve what you have set your mind to, and most importantly, do the required actions to ultimately achieve success.

There is a famous story from the epic *Ramayana* about how the wise *Jambavan* reminded the despondent *Hanuman* of his potential, which eventually made him achieve his goal of finding *Sita*. Every ‘HUMAN’ has a ‘HANUMAN’ within him/her. Be your own *Jambavan* and remind yourself of your potential. And then, just convert that potential into performance.

THE SECRET TO SUCCESS

What is Socrates Secret to Success?

A young man asked Socrates the secret to success. Socrates told the young man to meet him near the river the next morning. They met the next day. Socrates asked the young man to walk with him towards the river. When the water got up to their neck, Socrates took the young man by surprise and ducked him into the water. The boy struggled to get out but Socrates was strong and kept him there until the boy started turning blue. Socrates pulled his head out of the water and the first thing the young man did was to gasp and take a deep breath of air. Socrates asked, ‘What did you want the most when you were there?’ The boy replied, ‘Air.’ Socrates said, ‘That is the secret to success. When you want success as badly as you wanted the air, then you will get it.’

There is no other secret.

19 TOPPER TACTICS

1. **Early Start:** Begin your preparation early, allowing ample time for each phase. This helps in avoiding last-minute cramming and stress.
2. **Understand the Syllabus:** Gain a thorough understanding of the Syllabi of the exam. Identify overlapping topics and allocate time accordingly.
3. **Concept Clarity -** Start building your concept clarity by being thorough with the basics. If you find a particular subject difficult to understand, shift backwards to the source or find a teacher/mentor who can explain it to you.
4. **Study Material:** Do a thorough search and pick study material and resources wisely. Utilize books that are written in simple language and are easy to understand. If two subjects have overlapping study content, then Integrated materials help in efficient learning and reduce redundancy. Limit the number of resources you use for a particular subject so that it is possible to give multiple revisions at the end.
5. **Create an effective Study Plan:** A proper study plan is the very first step in your preparation journey. This plan will help you stay organized and focused throughout your preparation. While formulating your study schedule, make sure to give yourself time for breaks, revision, solving test papers etc.
6. **Time Allocation:** Allocate sufficient time for each subject. Prioritize quality over quantity. Efficient and focused study sessions are more beneficial than prolonged hours of distracted study
7. **Make Notes:** Making notes is a must for cracking any exam. Since there is enormous content of study, notes making helps in memorizing and highlighting important content. Try to make notes in a clear, crisp and concise manner so that they serve as a sufficient guide for last minute revision.
8. **Memorization techniques:** Use acronyms, mnemonics, mind maps, pictures etc. to memorize large amount of information and effectively reproduce it.
9. **Active Recall:** Take the topic you want to learn and create questions on it and then repeatedly test yourself by answering those questions, thus enabling quick active recall of whatever you have learned.
10. **Revision Cycles:** Incorporate regular revision cycles. This aids in better retention and recall.
11. **Start answer writing practice early:** Work on structuring your answers and conveying ideas coherently in the permitted time. Keep a timer and time yourself when writing long answers and solving test papers.

12. **Previous Years Papers:** It is extremely important to practice previous year question papers as it familiarizes the candidate with the exam and gives clarity w.re.to how the questions are framed.
13. **Mock Tests:** Regularly take full-length mock tests that simulate exam conditions. Marks in mocks are not indicative of your final result. You will gradually improve as you reach the final day. Analyze the results of the mocks and revise accordingly.
14. **Read Carefully:** Develop habit of reading questions calmly and carefully with all instructions when doing mock tests. Do not just see a word and jump to answers in excitement.
15. **Subject Rotation while studying:** Rotate between subjects to prevent monotony. This keeps your study routine dynamic and engaging.
16. **Strategic Breaks:** Include strategic breaks in your schedule to avoid burnout. Short breaks enhance productivity and focus.
17. **Handwriting & Presentation:** Good handwriting and presentation of answers makes the work of evaluator easy and is definitely a good strategy. Neatness and clearly visible writing of good font size is another advantage.
18. **Discussion with Others:** Teaching & learning concepts from each other gives a good grip on the subject matter. Discuss with friends and ask each other questions, to increase mastery over the subject
19. **Continuous Self-Assessment:** Assess your progress regularly. Identify areas that need more attention and make necessary adjustments. Regularly review your study plan and adjust as needed. Reflect on your progress and reassess your strategies.

THE +1 (PLUS ONE) TOPPER LIFESTYLE

Every person has some spark within them which makes them unique, however only few identify it earlier than others. Believe that you are special and are capable of becoming a topper. If you think and behave like a topper, then only you become one. If you want to achieve something you have never achieved before, you will have to do something you have never done before.

Follow this lifestyle to get the Plus One advantage over others:

+1 Healthy Lifestyle: Maintain a healthy lifestyle with adequate sleep, regular exercise, and a balanced diet. Physical well-being contributes to mental sharpness.

+1 Stay Positive and Motivated: Maintain a positive mindset. Celebrate small victories, and stay motivated throughout the journey.

+1 Organization and Discipline: Cracking any examination is a game of organization skill and discipline of following set plans. Organize your time w.re. to the syllabus and follow your study plan with discipline.

+1 Tips during preparation and in Examination Hall:

- First and Foremost – No complaining about 'lack of time' to study
- During Preparation: - Success depends on effective time management. Determine the importance of tasks on your to-do list and prioritize accordingly. When there is so much left to do, it is a waste of time to sit idle. Take sufficient rest between the execution of tasks. Take rest and break tasks into smaller segments for maximum productivity.
- In Examination Hall: - Prioritizing questions based on strengths and weaknesses, dividing the paper into parts, sequencing answers strategically, avoiding leaving questions unanswered, and adapting to changing writing speed are strategies that can help manage time effectively.
- Exam day: Managing the exam day is crucial. Do not focus on the outcome as the nervousness and panic can ruin the mind and all preparation will go to waste. Reach the venue before time and try not to interact with fellow aspirants. Be calm and just do your best.

AT THE OUTSET – THE KEY TO SUCCESS IN ANY EXAM

There is a simple ABCD to achieve success in any exam, which is as follows:

A = Action

B = Belief

C = Consistency

D = Desire

Desire for success is also the pre-condition for achieving the success. You must want to succeed. The strong desire to succeed is the most important pre-requirement for achieving any success, as only then you will consistently work towards preparing for the exam and cracking it. Whether it is by compulsion or by choice – but the desire to achieve success should be yours and yours only – not your teachers, parents, friends or anyone else's.

Consistency is the crucial ingredient to achieve success in any field. Your desire to succeed will give you the determination and confidence required

to do hard work consistently, every single day. You have to put in more and more effort every day. A proper time schedule or study plan will be created which will guide in your single minded dedication of achieving your goal of cracking the exam. Learning 'Consistently' involves – reading, writing, learning, memorizing, practicing – these activities must be done DAILY.

Action is imperative to achieve. Action is just the simple act of doing. It is common knowledge that no dream can be turned into reality without action. If you have dreamt of achieving something and you have the desire to turn it into reality, you cannot achieve it unless there is action performed towards achieving that dream.

Belief, faith, conviction are words that move mountains. It is a state of one's mind which can lead the owner of that mind to achieve things that no one has ever achieved just by the mere presence of this small little word "Belief". Belief in yourself will give you the courage to work towards your goal, even though it may seem unachievable at that point of time.

If you have the *Desire*, you will get the '*Belief*' in yourself and will be ready to take '*Consistent*' '*Action*' to achieve success.

IMPORTANCE OF SETTING GOALS

Have a Goal and Focus on it. Let no one and nothing deviate your focus from your goals and shake your confidence. One sure shot way to achieve a bulletproof mind is to declare your goals each day to yourself by jotting them down in a diary. This keeps you focused and on the right path without distractions and digression.

List what you aspire for in life and put down your goals on paper. If you are not clear of your goals, even the universe will be confused as to how to help you achieve what you want. Similarly, the structure we need to adopt for fulfillment of goals needs to be chalked out and put on paper too. Once the structure is in place achieving the goals does not seem a daunting task. We need to draw out a time schedule of work commencement and completion and the methods to be adopted to achieve our goal.

How to set Goals:

1. Action #1: Find Unwavering Focus - Identify your best time of the day. Avoid the disturbance around and set your priorities right. When you chart out your goal(s) in life – you are the boss, so conduct yourself like how the boss would conduct himself/herself. The time you set aside to think about, write and chalk out the action plan for the attainment of your goal(s) should be your best time of the day. There should be absolutely no physical or mental disturbance and you should be totally engrossed and at peace with your objective of goal setting.

2. Action # 2: Goals should be SMART - 'SMART', a mnemonic/ acronym giving criteria to guide in the setting of objectives or goals was first used in the November 1981 issue of Management Review by George T. Doran. Accordingly, goals should be SMART - Specific, Measurable, Attainable, Relevant and Time-bound. This criterion helps us to set goals that are measurable and executable which makes them achievable. Arbitrary and vague goals cannot be transformed into executable plans and thus will get diffused or lost on the way. An important aspect to keep in mind while setting goals is that Measurable Specifics ensure success whereas Generality results in failure. So a goal of 'I will study from 10:00am to 1:00pm every day except Sundays and finish learning chapter 1 of the subject by 31st of January' is more likely to get accomplished than 'I will study daily and complete my subject by end of the month'.
3. Action # 3: Identify Your Motive - Your Goal should be important to you. Make sure you know what 'you' want rather than what 'others' want for you. Identify what is truly important to you and why it is important for you. If you are truly passionate and committed about what you want, then your goal itself will motivate you. Don't set a goal just because you are bored and want to occupy yourself with something. Set goals that relate to the high priorities in your life.
4. Action # 4: Write It Down - Although your goal takes birth internally in your own mind, however its growth process and steps for achievement can only take place externally when you write it down yourself. Put down your goals on paper. A 2015 study by Dr. Gail Matthews, psychology professor at Dominican University of California showed that when people wrote down their goals, they were 33% more successful in achieving them than those who did not put down their goals in writing. Dr. Matthews study focuses on how goal achievement in the workplace is influenced by writing goals, commitment to the attainment of goals and accountability for realization of goals. Goals that are written are concrete. Therefore, the key requirement is to write down your goal. Written goals are like a commitment you make to yourself and so it becomes easier to make progress toward written goals.
5. Action # 5: Identify Your Goals at various stages – We go through various stages in life and at each stage we may have different goals. When we aim to crack an exam, it may involve a long period as the day of preparation starts months, sometimes years, before the actual day of exam. Hence, apart from the main goal of cracking the exam, we will have different short term goals at various stages of preparing for the exam. The short term objectives we would have set would be our goals at various stages which we would need to overcome to reach the final major goalpost. Therefore, when writing down your goal, create a time sheet whereby you identify the shorter goals to be completed and their time frame for completion, as their effective completion will chart your growth trajectory towards achievement of the final goal.

6. Action # 6: Identify the Barriers to Your Goal - The problem can be tackled only when the problem is identified, therefore identify the roadblocks which are stopping you from achieving your goal. If the goal is important to you, you can most certainly find a way out of each dark tunnel which comes between you and your goal. Only when you are able to categorically identify the stumbling blocks, can you find the solutions to remove those stumbling blocks from your way or convert them into stepping stones for success. You will search for answers and confront the problem only when you have correctly identified the problem – so once you decide memorization is the problem you will try the use of different memorization techniques; or if you feel lack of effective self-study is the problem you will think of balancing and start devoting more time for self-study rather than coaching etc.
7. Action#7: Planned Action Schedule – Even when we decide a fixed deadline for attainment of our goal we seem to not fulfill it. The reason for this lies in the absence of a detailed time-bound action plan which fixes the time frame for each activity to be completed for goal fulfillment. More than just a date or a deadline, we need a planned action schedule for each activity which will ultimately result in the achievement of the goal by our set deadline. For e.g. – Consider the case of a student whose goal is to secure a result of 80% in his final exams which will begin on 25th February and continue till 3rd March. He/she has fixed the deadline of 20th February as the day by when revision for all five subjects in which he has to sit for exams should be complete. Now the deadline of completed revision by 20th February will not be attained unless he/she fixes the time schedule of each activity which will be undertaken by him/her every day so as to attain his/her goal of 20th February. So a planned action schedule giving date wise time to be spent each day on each chapter of every subject should be chalked out so as to eventually lead to completion of the course by the decided date.
8. Action # 8: Write your Commitment statement –Write out a commitment statement towards your goal, whereby you commit to your goal in writing, For e.g. 'I commit to myself that I will clear my Intermediate exam in the November/December 2024 attempt' and stick it in a prominent place around you where you can see it every day. It may sound foolish to oneself, however it is a proven fact that your commitment is your living proof to yourself that you have dedicated yourself to the attainment of your objective. Every time you stumble or suffer stoppages on the path to working towards your goal, reach out for your commitment statement, reenergize yourself and inspire yourself not to quit. Your Commitment Statement is like a pledge to yourself and gives you confidence in yourself and the courage to endure when on the path to attainment of your goal.

9. Action # 9: Creative Visualization – Creative Visualization is the art of representation of our thoughts as pictures in our own mind. It is the process of consciously stimulating the mind through generating powerful positive images with intent to enhance the capacity of the body. The phenomena of imagination and creative visualization has been used by many sportsmen through ages in achieving historic victories. To achieve their goal, many great achievers and sportsmen have acknowledged using the power of imagination to creatively visualize themselves as achieving their goal – feeling it completely as if they were actually there in that moment when they were achieving their goal. As American author William Arthur Ward said “If you can imagine it, you can achieve it. If you can dream it, you can become it.”

So if your goal was to clear the entrance exam, visualize yourself as having achieved your goal; visualize yourself writing the subject papers, feel your hand trembling as you open the computer to check your result; the anxiety of the moment when you are searching for your name in the list; the emotion and energy of your parents standing around you waiting with bated breath; the uproar of joy and exuberance on seeing that you have achieved all India rank 500 and cleared the entrance exam; the celebration thereafter and eating your favorite sweet. This incredible creative visualization helps one to prepare mentally and functions to complete the same physical actions you have imagined in the real life itself. Of course creative visualization cannot substitute hard work, training and diligent action, but it can stimulate the mind and body to achieve optimal performance. Imagine what you can achieve if you consciously start using these pictures and images to create a goal and guide your path through planned action in achievement of this goal.

10. Action # 10: Take stock & Monitor yourself along the way – Be honest of what you already possess, what you need to acquire and what you need to improve about yourself. Accept yourself but don't shut your eyes to your shortcomings in any field which need to be improved upon. Just as a workman needs his tools to create something phenomenal, humans too need the tools of positive attitude and determination to succeed and overcome challenges and roadblocks (both external and internal) on the way. Review and Re-evaluate. Keep a tab on your progress by maintaining a logbook or diary. Each day record your observations; preferably let it be the same book where you have written your goal both (large and small), your commitment statement and your action plan to achieve your goal. As you go along the way, you have to tweak the action plan as unforeseen circumstances crop up, therefore always keep revisiting your goal and keep reviewing and reevaluating the action plan for the same so that it remains vibrant instead of becoming obsolete.

Five Magic Mantras to sure shot achieve your goal

- YOUR GOAL SHOULD BELONG TO YOU – Your Goal should not be what you SHOULD be doing but what you WANT to be doing.
- YOUR GOAL SHOULD BE IN WRITING AND REVISITED EVERYDAY – Goals which are thought in the mind seldom get accomplished because they get converted to dreams and further daydreams. Writing them gives them an act of finality and conviction. You need to stay connected with your goals and view them every day so that you may evaluate them
- YOUR GOAL MUST BE OF IMMENSE VALUE TO YOU – If you truly value your goal you will give your whole life and everything you have in life to achieve it. You will be motivated by it and overcome all challenges that come in your way
- YOU SHOULD BE OBLIVIOUS TO EVERYONE'S OPINION ABOUT YOUR GOAL – People will say what they have to say. It's your job to focus and not pay attention to anything but your goal
- YOU SHOULD HOLD YOURSELF RESPONSIBLE FOR YOUR GOAL – You should reward yourself for every extremely challenging step you take towards achieving your goal. The reward may be anything you love dearly but avoid maybe due to lack of funds. Similarly, you should check yourself when you avoid taking the required demanding step towards your goal fulfillment. This will make you accountable to yourself and ensure you don't falter in your path to your goal.

Five Fatal Fears to stay away from

- Your inner voice that tells you that “it's impossible”, “it's too complicated”, “it's impracticable”, “it's unattainable” etc.
- The fear of being scoffed at by people for your 'foolish' goal
- Taking a shortcut or 'easy way out' to accomplish your goal
- Expecting 'Destiny' and 'Luck' to shine on you
- Thinking You are the only one slogging and working hard towards your goal while others are having it easy

INCREASING CONCENTRATION

The Great warrior *Arjuna's* concentration story from the epic *Mahabharata* is legendary. We have admired *Arjuna's* ability to focus on his goal, when his teacher *Dronacharya* tests his power of concentration, with eyes for nothing else but the 'eye of the bird'.

The question plaguing almost everyone today is - How can we attain even a miniscule level of *Arjuna's* concentration in today's world of distraction and confusion?

Every aspect of your behavior has been developed because of your environment, circumstances and the people you have encountered throughout your life. Apart from a few inherent characteristics which are genetic, most personality traits like confidence, discipline, resilience etc. can be developed by learning, adopting and practice. The same goes for 'Concentration'. A person's concentration power can be honed, to achieve higher levels of performance.

How to build Concentration abilities:

- Switch off all distractions: Don't test your willpower. It's a disastrous idea to keep a chocolate on the table in front of you and then try to control your mind not to eat it. Similarly, you cannot expect to keep your phone next to you when you study and expect your mind to concentrate on what you are studying. Put your phone on airplane mode and shut it inside a cupboard, when you sit to study. This will streamline your focus. No sound of notifications and calls from friends will break your thought process. It will be difficult initially, but your mind will get used to it. When you take a scheduled break as per your study plan which you have created, then go through your phone if you want to, and then remember to keep it back in the cupboard when you return to study.
- Create one place to study: Try and create a single place of study and keep it sacred. When you sit there, make sure you only study. Studying in the same place every day brings a sense of discipline to the process. Your mind begins to understand that whenever you sit at this place you are meant to study only, not indulge in you-tube watching or gaming.
- Specific time of Study: We humans have body clocks i.e. a system in the body that controls when you need to sleep, eat, etc. Similarly, our mind too adapts to a set pattern. When we consistently study at a set time every day, our mind gets used to that activity and starts focusing at that time. Initially, start sitting at your study place at the same specific time each day even if you are unable to study effectively for that entire period of time. The body first needs to be trained to sit in one specific place for a set time each day. The mind will gradually follow and fall in place with the body and will start focus on one specific thought at that time of the day i.e. study.
- Fitness routine: It's a fallacy to think that you can concentrate on studying for a continuous stretch of long hours. The number of hours may vary from person to person, but it is difficult to get the same level of intensity of study as you sit for prolonged hours. Hence, fitness is a must. Regular exercise, yoga, some sport or simply moving the body at regular intervals enhances concentration abilities.
- Spending time in the natural environment: It is said that the cure for every problem is found in nature itself. Since the first human civilization

on earth, records show that a universal power has created a self-rejuvenating mechanism whereby every requirement needed by man to naturally heal is existing in the environment around him. Nature has healing powers. It has been proven that we are unusually different when we are in the midst of nature - it makes us healthier, happier, calmer and smarter. Taking a break from study and just stepping out for a walk or sitting in the park will enhance your concentration ability to a large extent.

- **Correct Food:** We are made up of the food we eat. Eating too much or eating heavy food can impact your concentration abilities. Your focus will be lost if you are feeling lethargic after a heavy meal or feeling starved because of hunger. Hence, a well-balanced meal is important for focused study. Healthy home-cooked nutritious food give you a calm energetic body and mindset, which assists in focusing and achieving.
- **Meditation:** We have all heard that how meditation is a powerful tool for calming your mind and achieving focus. However, most of us experience that our mind is unable to sit still and starts jumping in random directions when we close our eyes to meditate. We have not understood the true essence of meditation. Meditation requires you to just close your eyes, shut out the world and be with yourself for a certain amount of chosen time. When you start the practice, you are bound to have random and noisy thoughts, however, over a period of time your thoughts will automatically start quieting and you will start enjoying the feeling of nothing. Meditation as a constant practice done every day by just closing your eyes and being with yourself and your thoughts, will refresh you and improve focus.
- **Healthy Stress:** Believe it or not, healthy stress can improve concentration. That is the reason that for some students' concentration power increases a few days before the exam. When the exam date starts approaching nearer and nearer, we know that we are entering a do-or-die situation and our level of concentration increases. Some amount of controlled stress can positively strengthen the immune system. The body releases chemicals into the brain and pushes adrenaline into the bloodstream which enhances the senses and thus improves memory, learning and decision-making skills.
- **Stop self-victimization:** Self-pity and playing victim card concentrates your focus on everything which is wrong with your life. You will constantly keep your focus on all the problems which are stopping you from studying and achieving your goal. To get razor sharp focus on the task at hand, it is imperative to remove your focus from problematic situations and focus only on the task at hand. There may be circumstances which be a hindrance factor for you but you have to stop focusing on them at the specific time when you need to concentrate on the assignment you have allocated for that particular time.

EVERY STUDENTS' DILEMMA

– TIME MANAGEMENT

We all have one thing in common – A 24-hour day; It's how we use our time that makes the difference. Time is the most important asset available to us, and once it moves ahead, it never returns back. It is the scarcest resource we have, but of which we waste the most. It is even more valuable than our money – for we can earn back the amount of money we spent but we can never get back the time we have lost. Taking a more spiritual and broader perspective to understand the significance of 'Time', it will be transformational for us. If we realize that, each of us have a limited time on this earth, and it will be best to use each second available with us to the fullest.

Time flows for everyone in the same way but it's how we allocate time to activities based upon our circumstances, responsibilities, organization skills, commitment and willpower that determines our outcomes. The essence of 'time management' can be captured in a single phrase 'organize and execute priorities'. So, instead of trying to 'manage time', it would be best if you 'manage yourself' instead, so as to make the best possible use of your time. It is important to organize your days so you can strike the right balance between studies, responsibilities and refreshment. By taking the time to arrange your priorities, you can give yourself the best chance of staying on track and organized during the exam period, which in turn can help reduce stress levels, something that can be the difference between success and failure in exams.

How to prioritize and organize time:

American author Stephen R. Covey in his popular book 'The 7 Habits of Highly Effective People' has given a 4-quadrant Time Management Matrix for prioritizing time and tasks for optimized efficiency and productivity. According to Stephen R. Covey's Time Management Matrix, all tasks can be categorized based on two factors: urgency and importance. Urgency refers to tasks that require immediate attention, while importance focuses on tasks that align with our goals and values.

	Urgent	Not Urgent
Important	Quadrant I <ul style="list-style-type: none"> • Crisis • Pressing problems • Deadline driven projects 	Quadrant II <ul style="list-style-type: none"> • Relationship building • Finding new opportunities • Long-term planning • Preventive activities • Personal growth • Recreation
Not Important	Quadrant III <ul style="list-style-type: none"> • Interruptions • Emails, calls, meetings • Popular activities • Proximate, pressing matters 	Quadrant IV <ul style="list-style-type: none"> • Trivia, busy work • Time wasters • Some calls and emails • Pleasant activities

Stephen R. Covey's Time Management Matrix

The author says that to achieve effectiveness, one needs to allocate the right amount of time to the tasks of these four quadrants.

We should make our own Time Management Matrix and allocate our tasks in four quadrants as per their nature of urgency and importance.

We should try to finish the Quadrant I 'Urgent and important' tasks as soon as possible. Procrastination of the Quadrant II 'Not Urgent, but Important' tasks may be harmful in the long run. The Quadrant III 'Urgent, but Not Important' tasks are usually the ones we don't want to do, but it's best to get done with them or else the consequences of not doing them will disturb you later. The Quadrant IV 'Not Urgent and Not Important' tasks are generally considered a waste of time because they serve no purpose, but are important for our sanity and happiness, so we may not be able to eliminate time spent on them but need to minimize the time spent on them to the minimum.

Tips to Align your Study with Time Available:

- Start your preparation at the earliest.
- Do away with all distractions like mobile phone at time of study. It is best to not have it kept next to you when you sit to study. Put your phone in airplane mode and keep it inside your cupboard, so that no calls and notifications can disturb your focus at your study time.
- Making a study schedule is most important. List the jobs to be done and make a note of how much time each priority will take out of your schedule. Depending upon the time left for the preparation for your exam, you need to make your planner accordingly and It will include the following broad aspects:
 - o A yearly/monthly/weekly plan, (depending upon time left for exam and when you have started preparation), which will briefly summarize which subject you will complete by when
 - o A daily hourly schedule of study allocating time for each subject with breaks in between.
- Don't leave important tasks until the last minute, as this will impact the quality of work and overall grade.
- Always Remember - what works for one person might not necessarily work for you. So make a sincere time schedule as per the timings you are most active at in the day. Think about when you are most alert, so that you can plan your study periods around these times.
- Make sure that you get enough sleep. Most people need between 7 to 8 hours sleep every night to remain focused and alert during study periods.
- Typically, 8-10 hours of serious self-study a day is a must to clear competitive exam, however, every individual should decide what works best for them

- Taking time to research, plan and think about your work as this is crucial for good time management. Allow yourself the time to process new information and plan how you are going to use it, as this can help you to avoid having to re-read and repeat any research.
- Do not procrastinate. Try and reward yourself by giving yourself a 20-minute period of extra break when you complete a certain amount of work instead of postponing it for the next day.
- Exercise to clear your head in between study sessions
- Constantly review and reassess your schedule and make any changes if you feel the need

Strategize using the Law of Diminishing Marginal Utility:

The law of 'diminishing marginal utility' is a law of economics stating that as a person increases consumption of a product, while keeping consumption of other products constant, there is a decline in the marginal utility (i.e. the utility derived from the last unit under consumption) that person derives from consuming each additional unit of that product. Though many of you must be aware of this law, let's elaborate it for those who are not. For instance, to a thirsty man, a glass of water can be of immense utility (Say 10 units), but when offered a second glass simultaneously, that second glass may serve a little lesser utility (say 8 units). In this way utility or the gain from each additional glass will fall and a point will come when the additional glass of water will have no further utility for the person at that point of time. Any further glass of water can even cause the negative utility and hence total satisfaction can even go down.

This same example can be applied in study pattern. To keep the productivity level and efficiency level at the top we should divide the subject study making an optimum combination of theoretical and practical subjects. This keeps the student fresh whenever he switches from theory to practical or vice-versa. If a student goes on studying the same topic, no matter how favorite the subject may be for them, after a matter of time, it will become boring and the efficiency of studying that subject will decrease as the day progresses.

STUDYING IN LAYERS & REPEATED READING

Attempting to approach a subject all at once may overwhelm a student. Hence it is advisable to adopt a method of layered studying, reading and re-reading. This enables understanding of concepts more systematically and builds knowledge.

You can attempt to study the subject in the following layers:

1st layer – Skimming the subject. Understanding the number and content of topics and sub-topics in the subject. Making a flow chart/mind map of each topic in the subject

2nd layer – Brief Reading – not word by word with intent to understand. But general reading to get brief overview, and alongside seeing questions on that chapter

3rd layer – Detailed reading and making notes

When reading the subject for the first time, don't expect to understand everything. Instead of trying too hard, just read the chapter how you would read a novel. It should be more like scanning and going through the gist of the chapter, understanding the main point it is about and how it is structured.

When you read for the second time, read a little better by underlining important definitions and what seem like key points to you. Try underlining with a pencil, so that if you change your stance about key points by the third reading, then you can erase and underline other text. The reason for this being that you don't want to end up underlining too much text, or else you will lose track of what is truly important. At the time of second reading, also try to form questions in your mind regarding the text or you may see the questions given at the end of the chapter by the author. This will give you a brief idea about the important topics in the chapter and the kind of questions which are asked.

When you read the text for the third time, try and see the chapter in a more focused manner by going through the examples, diagrams and minute details of the chapter which you may have skipped earlier. After a thorough third reading, make notes on the chapter in your own words.

The important point to keep in mind is that, the more you read and re-read the chapter, every reading will enlarge your understanding and you will find some point or understand some concept in a new manner which you had missed earlier. Re-reading will also assist you in memorizing the chapter thoroughly. If you are attending classes for the subject, make it a point to read the chapter before it is done in class. This way, when the teacher does it in class, you will have a slight familiarity with the topic and will be able to relate to it better. Going through the chapter after the class will further strengthen your grip over it. Review your own understanding of the chapter along with the class notes.

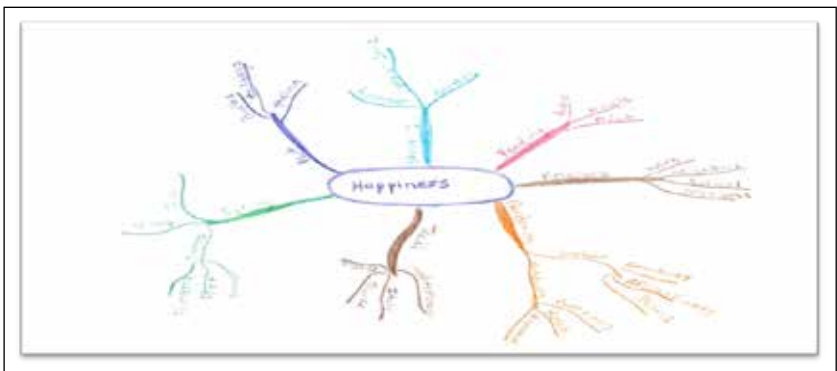
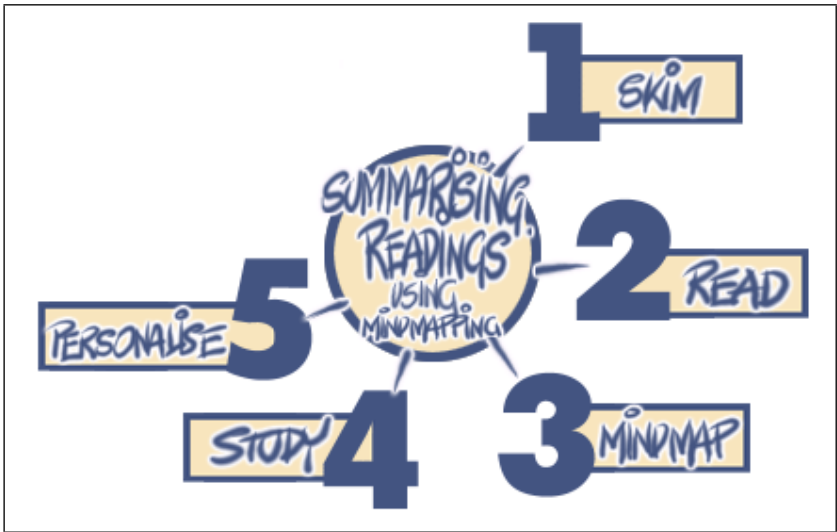
MIND MAPPING

Tony Buzan, an English author and educational consultant, who had authored or co-authored over 100 books that appeared in 30 languages, was the inventor of Mind Mapping. He popularized the idea of mental literacy, radiant thinking, and a technique called mind mapping,

A Mind Map is an organizational thinking tool. It promotes an easy way to put information into your brain and retain information in your brain with the help of colours, images, curved lines, shapes, etc. The brain has a natural aptitude

for visual recognition. This is why you are much more likely to remember information when you use images to represent it.

We often think our mind has limitations. But there is little truth in this. It is that we have not been able to explore and use our resources well. Some scientist and researchers believe that an average human being uses only 10% of his brain. Some students find it difficult to remember things and blame it on their memory. But there are some very effective memory techniques like Mind Mapping, Mnemonic Technique, etc. Examples of mind maps:



NOTE MAKING

Note making is a very important skill to master any subject. It not only helps to understand the concepts but also increases the focus on the subject when you prepare the notes. After reading or hearing the information which we are studying, it is necessary to jot down whatever is important for revision in future. It is a proven fact that brain better remembers things which you write. So whenever you study; jot down keywords, important points etc. It helps in making things short, so when you study after 4 months and when the brain sees the keyword, immediately you can recollect the whole answer or facts. It also helps on the exam day while revising the subject. You need not go through the whole 500-page book at the last minute.

How to make Notes:

Short notes prepared by oneself acts a quick last minute revision book during exams. Tips on how to prepare short notes:

- Try to keep one book for one subject
- Read the content carefully. Don't start making your notes before reading the passage at-least thrice, otherwise you may not incorporate the essence of the content in your notes. By the third reading you would have gotten a better understanding of the content, hence your notes will be of better quality.
- Notes should be short/brief and to the point. Therefore, Don't include all the information present in a paragraph, chapter etc. Only the important details.
- Give proper Heading and Sub-Heading to points. What is the main idea of the passage or chapter of which you are making notes? Frame a heading based on the central idea and write it in the middle of the page. Do the same for sub-heading and write it in left corner.
- Make main points and sub-points. If there two or three subordinate/ associated ideas in a chapter you can frame main points and sub-points based on these. Uniformity should be maintained throughout i.e. all sub-points could be written at a uniform distance from the margin. This will help you in quick recall as information will be better organized.

In case of competitive exam study and higher studies as the content covered in one chapter will be voluminous, your bifurcation may even run into sub sub-points too.

- After giving heading, subheading, main points, sub-points etc. summarize the meaning under each head in 5-6 lines.
- Jot down the legal technical words in your notes, because they need to be used in exam to secure better marks

- Indenting i.e. all points maintaining the same distance away from the margin is important for organization and memorizing. Indenting, i.e., shifting from the margin has been used to clearly indicate sub points, points and sub sub points. Sub points, though separated by points occur below one another. Points and sub points too come below one another, similarly. Such use of indenting gives your notes a visual character. At a glance you can see the main idea and its aspects.
- Do not write full sentences or else it will defeat the purpose of summarizing your chapter into short notes, and you will on the contrary have more content to study
- Abbreviation helps in writing the information briefly. Use abbreviations wherever necessary. However, do not get over-enthusiastic about abbreviations. You should not abbreviate every word. One abbreviation in a point is enough. Max. six abbreviations. As a general rule, the heading and main points should not be abbreviated. You may use abbreviations in sub points & sub sub points.

- o Use standard abbreviations and symbols as far as possible

For e.g.

- o Capitalized first letters of words - U.P., U.S.A., U.K., U.S.S.R., etc.
- o Common abbreviations - Sc. (for science), Mr., Mrs., Dr., Govt., etc.
- o Common symbols - e.g., : \, : , +ve, -ve, & etc.
- o Measurements and Figures - e.g., : 100', 100", 100 kg, 1000 mm, 100ml, etc.
- o You can also make your own abbreviations. Keep the main sounds of the word.

For e.g.

- o Taking the first few letters of the words:- Sc. for Science; Pract for Practical; Edu for Education; prog for programme;
- o Taking the first one or two and the last one or two letters of the word:- rdng for Reading; admn for Administration; pds for Periods; redg for Regarding
- o Retain the suffix so that later when you are going over the notes you may recall the full form of the word —e.g., ed'nal (educational), prog've (progressive).
- Use color coding for different subjects, or for differentiation in difficulty level of content. It can be used as and how it suits you.
- Go over your notes daily. After writing the points, they will become easier to memorize if you open them daily and go through them. If the

subjects are too voluminous, you can create a rotational basis revision for the week. If there are a vast number of subjects, you can create a rotational basis whereby two or more subjects' notes are gone over each day and then gap between two revisions is lesser.

- Make two-pages notes. Two-page notes are like a snapshot of your short notes. Wherever you go you should carry that two-pages with you so that even a second of time can be utilized to study.
- Short notes are summary of the main book where as two-pages are the summary of the short notes itself.
- Short notes help to revise the whole subject in exam days (Days during exam) whereas, two-pages helps to remember a particular concept during the exam preparation days (days before exam)

Importance of Colour Coding your Notes:

Colour-coding your notes implies highlighting different information in your notes with different colours. Colour-coding your notes, and even highlighting the content in your textbooks while reading, is an excellent way to learn and recall information. It's a dynamic tool of organizing information that requires memorization and thus makes studying more effective. It makes you work smarter and capture the important information quickly.

Ways in which colour coding can be done more efficiently is:

- Always use the same colors throughout your notes to signify the same categories of information. Try not to use too many colors, so that its' easier to remember the purpose of each color you have coded the notes with. There is no set code for each colour and you may decide what suits you best for each type of content. But whatever colour you finally chose, remain consistent with it for all the subjects.

For e.g. Yellow colour = Important points; Green colour = Names & dates; Orange colour = Definitions; Red colour = Information which is subject to change (like circulars, notifications etc.)

- Color-code only after you complete the note-making. At the time of making notes, don't simultaneously do colour-coding as this will disrupt the flow of note-making and spoil the process. Instead it is best to colour-code your notes when you revise the notes and do the first reading of them.

EFFECTIVE MEMORIZATION

Memory works like a muscle, the more you exercise it the stronger it gets. Earlier memorization was a life skill. We had to memorize our important information e.g. our emergency phone numbers to be used in time of need,

bank information and details of identification documents etc. But now, because of technology, we have become lazy with our memory as we don't need to store much in it, instead we store our data in cloud and applications. We resort to search engines to find historical data or statistical data, instead of putting load on our memory.

We all have the gift of memory, however, it is only rare few people who develop their gift and use their memory for quicker learning. Stephen Wiltshire, a British architectural artist, is known for his eidetic memory and has the ability to draw a landscape from memory after seeing it just once. Eidetic or photographic memory, is the ability to recall images or objects from memory with accuracy after seeing them for only a short period and without using memory devices. Though we all may not have photographic memory, but we do have a fair amount of creative imagination and visualization ability. Dominic O'Brien, an eight-time World Memory Champion, a British mnemonist and author of memory-related books, believes that it's possible to train the brain to develop a perfect memory.

People love stories. They remember stories. It is easier to recollect information which has been communicated to us in stories. We remember fables and mythological stories which were orally imparted to us in our childhood. Pictures also leave an impact on us. We may have forgotten the exact content of the newspaper article or magazine, but it is more likely that we will remember the picture which had been printed with the article.

The Link Method or chain method is a memory tool, to learn a random list of unconnected words, just by linking them using our ability of creative imagination and visualization. We use ridiculous images to represent different items on a list of words which we need to memorize, then link those images together, moving from one item to the next, by creating a story of our own. The more absurd our images and story, the better we tend to remember as the brain remembers that which is unusual. The chain of events and flow of the story will help us recall the list of words we have to learn.

Thus age-old strategies have been devised using all these human abilities which help us to memorize better. In any exam, other than the reasoning and analysis ability of a student, the most tested aspect is 'memorization'. That is also a key area where many students lose marks because they find it challenging to remember a large amount of data with accuracy. You can increase your retention power by training your memory. There are various techniques which you can use to improve your memorization skills.

How to enhance your memory:

- **Chunking:** Organizing the information and putting the information & numbers into functional groups helps the brain understand concepts at large. For e.g. if you want to memorize your Aadhar number – try 8671-2020-4875 instead of 8-6-7-1-2-0-2-0-4-8-7-5
- **Creating associations:** Making links between unrelated items through mental images, sounds etc. helps the brain recall information quicker.

For e.g. if you want to remember a person whose name is Geetanjali, - you are more likely to remember her name if you create a mental image of her singing a song 'geet' or if you want to remember someone named Sandy, you might picture her walking along a beach.

- Visualization: Using visual tools such as concept pictures, photos, maps, graphs, illustrations etc. are a big aid for learning and memorization. They break down the information and make it easier to comprehend and recall.
- Mnemonics: Mnemonic tools are learning techniques that aids information retention by associating the information with something that is easier to remember. For e.g. In school we learned the order of planets from the sun by the famous mnemonic 'My Very Educated Mother Just Showed Us Nine Planets' where the first letter of each word symbolized the planets in order - 'Mercury, Venus, Earth, Mars, Jupiter, Saturn, Uranus, Neptune and Pluto' (Pluto was considered a planet then).
- Memory Palace or Memory Castle: A memory palace is an imaginary place (it can be a house or a familiar venue) where you can store images signifying the items to be remembered and then take a journey through it recalling the information.
- Acronyms: Acronym is an abbreviation formed from the initial letters of other words and pronounced as a word. For e.g. to remember the colours of the rainbow we use the acronym VIBGYOR for 'Violet, Indigo, Blue, Green, Yellow, Orange and Red'. We can use our own self-created acronyms also, which may or may not have any specific meaning, but aids us to remember the various points of a topic. For e.g. to remember the six Fundamental Rights guaranteed by the Constitution of India, we can use the acronym RF-E2C2 for Right to ' , where R is for freedom of Religion; F is for Freedom, E is for Equality, second E is for right against Exploitation, Cis for Cultural and educational rights, and second C is for right to Constitutional remedies.'
- Writing by hand: Writing by hand and making notes forces us to summarize information, thus improving comprehension and memorization
- Active Recalling: Quizzing yourself results in the strongest ability to recall information. Take the topic you want to learn and create questions on it and then repeatedly test yourself by answering those questions. Testing yourself forces you to pull information from your memory.
- Flashcards: Flashcards are a great way to self-test. Flashcards are small note cards which have two-side, with the prompt on one side and the information about the prompt on the other. You can test and improve your memory by using flashcard and practicing information retrieval.

STUDY GROUP & DISCUSSION WITH OTHERS

Discussion is nothing but sharing the ideas, beliefs and information with the peers, seniors, teachers, mentor etc. in the same field. Discussion not only includes sharing, but also being on the other side of the table, that is listening to the references and suggestions made by the person with whom we are discussing our topic. It is proved in science that human brain is able to memorize 20% of what he reads 30% of what he hears. So while discussing, when you hear the facts and suggestions from the other person you are able to remember it for quite a long time. Discussion also helps to gain information which we have not yet read or heard of.

There are some students who are self-motivated to study. They have already developed a routine for themselves which they follow to study for the exam. Try and form a bonding and study group with such students. If you are comfortable to sit as a group and study, then this like-minded friends study group will benefit you as it will broaden your knowledge with those aspects of the topic which you had not considered before. Since every individual has a different perspective, and it is a good idea to also see how others tackle a subject, as it may give you some good ideas. It will also help in discussing past year papers and clearing doubts with each other. Asking each other questions and assessing each other is another advantage of forming a study group with other like-minded people. Even if you are not a group study person, and prefer individual study instead, then too, you can at least discuss important questions and concepts with friends after class or on phone.

PRODUCTIVITY BOOSTERS

Short breaks are your productivity boosters. However, the length and frequency of breaks, depends on each individual personally. When you prepare your study plan, remember to plan for these breaks accordingly. Keep in mind that you are not too lenient with yourself and end up giving yourself too many and too long breaks. Be reasonable when scheduling breaks and take them only when you need them. A break of 10-15 minutes after every 45 minutes of study is a good idea as it challenging to keep intense interest and focus for a continuous period of more than 45 minutes. However, you know yourself better, and if you feel you can manage to study for a longer or shorter duration, then schedule your break accordingly.

Your break should relieve your stress and not increase it. Hence, make sure you utilize it well. Do not indulge in phone calls with friends, because a 10-minute break will inadvertently turn into a 20-minute one before you know it. Also, it is not a good idea to watch intense thriller and suspense serials or movies on television at that time as your break will end, but your curiosity will get the better of you and will force you to keep watching the suspense

serial till the end and thus waste your time. It is better not to discuss studies with your friends and family members when you take a break, because it will create anxiety and stress you out. Try to fix yourself a healthy snack, talk with a younger sister/brother, listen to some good music, take a power nap or enjoy a good comedy snippet etc. and keep things calm. Do something light and easy in your short break and get back to your studies with renewed energy.

WRITING & PRESENTATION OF ANSWERS

Presentation of answers and handwriting of student play quite a big role in exams. Properly structured answers presented in a neat, clear and logical order (definition first, point wise presentation, explanation of points at right place, conclusion at the end etc.) makes the task of the paper evaluator easier as he/she no longer needs to search whether the answer contains all the requisite points from the midst of a long page of messy handwriting. It is always better to use the correct terminology as required for the subject and then explain the concept. Orderly presentation of answers in a neat handwriting always wins over the examiner and leaves a lasting good impression which favorably influences the subsequent questions he/she checks.

However, it is also to be remembered that in an exam, the emphasis is not just on your writing skills, but also of your understanding of the fundamental concepts and their applications. That cannot be compromised at the cost of presentation.

The marks allocated for the answer should be the deciding factor as to the length of the answer and number of points you will write. For e.g. If the question is for four marks, it is a good idea to write points in the multiple of four i.e. around four or eight points (depending on the topic).

Exams also bring the pressure of time with them. However, correctness and completeness of the answer cannot be sacrificed at the cost of speed. Therefore, all three things should be taken care of while writing the answer. The best way to ensure that you are able to tackle the time pressure in the exam is to practice and take as many mock tests as you can with timer. This will make you so accustomed to solving the paper within the required timeframe.

Silly mistakes are another roadblock in exams. Due to anxiety, many students do not read the question properly and end up making silly mistakes. Take five to ten minutes to read the question paper carefully before the start of the exam, instead of just rushing into the process of writing. This will mentally sort you out as to how many questions you are familiar with, which ones you don't know and how you will present your answers. It will also help you to decide the sequence of your answers. Reading of the question paper at the

start will organize you better and make you more comfortable with how you will proceed with your answers. Always try to quickly revise your answers in the end, to scan for silly mistakes.

THE TWO SUPERPOWERS – REVISION & PRACTICE

Revision and Practice are the two superpowers you have which will guarantee you success. Practice makes a man perfect. Only through constant practice you will develop a firm grasp of the subject. Remember these two mantras always:

- Practice, Practice, Practice
- Revise, Revise, Revise

The earlier you start your preparation the better it is, as it will give you more time for revision of subjects. The more you revise, the more adept you will become thereby increasing your confidence to attain success. Don't make the mistake of revising the easy subjects first and leaving the difficult ones for the end. On the contrary, you should do revision the other way around. Always pick up the tricky subjects first. Leaving difficult concepts for later will only prolong the pain and build on your anxiety as your thoughts will always be clouded with the fear of having to revise the difficult topics. Instead, you should get over and done with the harder topics and lighten your mind.

When practicing questions, solve the question completely with full steps. Often when students know the answer, they feel it's no use writing it and go forward to the next question. It is always a good idea to write the complete answer even if you know it, as it will make you write down the steps in full and compose the answer properly. Don't just focus on the number of questions you are solving, but the method of solving and analyzing your answers. While solving the questions, solve it sincerely without first seeing the solution from the solution booklet. If you are unable to solve the question, go back to the textbook and read the topic and key concept thoroughly. Once you are confident of it, again try to attempt the question you could not solve earlier (without see the solution before-hand). If now also you are unable to solve it, refer to the solution in the solution booklet. Also discuss the solution and take feedback from your teacher if you still have some confusion.

Attempt as many mock tests as you can, and then analyze your performance after taking the test. Mock test should be attempted after you have thoroughly covered the chapter and are thorough with the fundamentals, otherwise if you have not yet studied the chapter thoroughly, you will end up demotivating yourself with the result of your performance. Analyzing your performance after the test is a must. There is no use giving a mock test if you don't go through your mistakes, understand them and correct them for the future. Seeing

previous year papers will give you a thorough idea of the kind of questions asked and give you a better command over the subject.

BALANCING LUCK & EFFORT

The Harder you work, the Luckier you get” - Gary Player

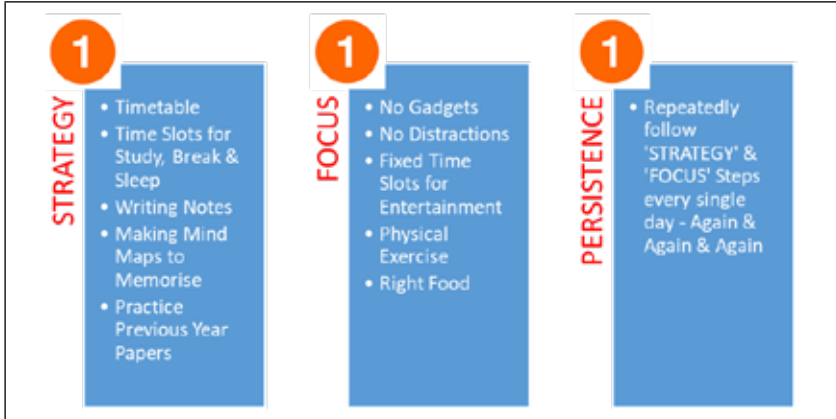
The relationship between luck and success has always been debatable. This four letter word is responsible for history being made and civilizations being wiped out. Scientists, astrologists, palmists and other occult science practitioners have been trying to decipher its existence or non-existence. However, this humble little word “Luck” never asserted its presence. As per our convenience we prefix “good” and “bad” before it. “Good luck” when things are rocking and rolling for us; “Bad luck” when we are neck deep in adversity. But the unassuming ‘Luck’ just remains there, letting anyone put a ‘good’ or ‘bad’ before it as per their discretion.

If we have a goal and we live for that goal and dedicate our existence to that goal; then the presence of ‘luck’ is immaterial to us. We rarely bother to stop and analyze whether we have been ‘lucky’ or not because we are so busy pursuing our goal.

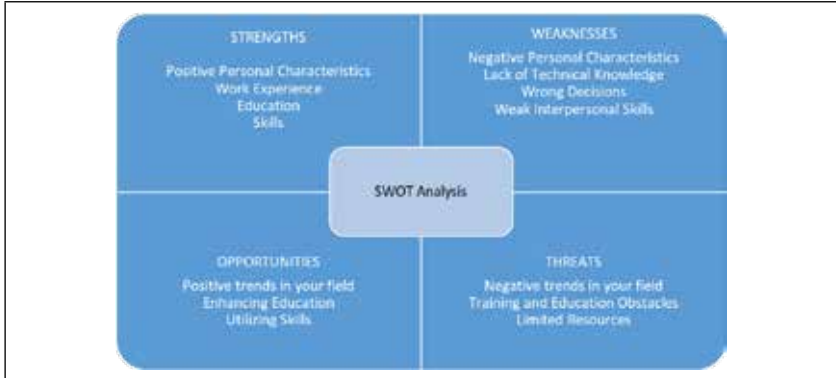
Create your Luck. You determine your destiny when you react to situations you are confronted with in life. Your reactions determine your future and the life you create for yourself. Don’t ponder over whether luck has favored you or ignored you, go out there and make your luck. Be alert to opportunities so that when they present themselves they are grabbed at the first go. Don’t overanalyze everything that comes your way or else action will be too slow and too late. Most importantly don’t procrastinate; what needs to be done needs to be done immediately and cannot and should not be postponed. Make consistent efforts and don’t be bogged down by the luck factor in your life. When you have the right attitude and are persistent in your efforts you are bound to taste success. The adulation may come late but it will surely come. When our subconscious mind thinks and feels, it determines our attitude and that in turn determines how we turn the opportunities coming our way into “god luck”.

PREPARATION PLAN FOR CHARTERED ACCOUNTANT EXAM

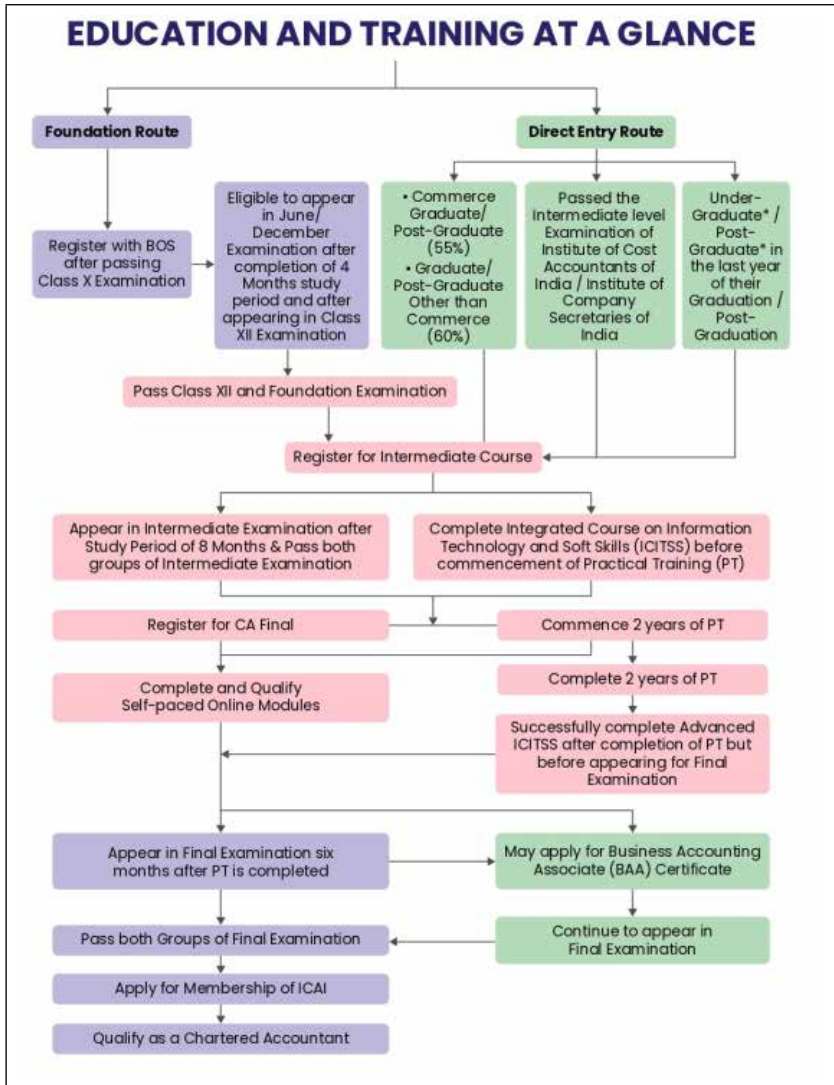
STRATEGY-FOCUS-PERSISTENCE PREPARATION PLAN



SWOT ANALYSIS OF SELF



STRUCTURE AND PHASES OF CHARTERED ACCOUNTANT EXAM



Foundation Level:

Paper -1: Accounting (100 Marks)

Paper -2: Business Laws (100 Marks)

Paper -3: Quantitative Aptitude (100 Marks)

- Business Mathematics
- Logical reasoning
- Statistics

Paper - 4: Business Economics (100 Marks)

Intermediate Level:

Group I

Paper - 1: Advanced Accounting (100 Marks)

Paper - 2 : Corporate and Other Laws (100 Marks)

Paper -3 : Taxation

- Section A -Income-tax Law (50 Marks)
- Section B -Goods and Services Tax (GST) (50 Marks)

Group II

Paper -4: Cost and Management Accounting (100 Marks)

Paper -5: Auditing and Ethics (100 Marks)

Paper -6A: Financial Management (50 Marks)

Paper -6B: Strategic Management (50 Marks)

Final Level:

Group I

Paper -1: Financial Reporting (100 Marks)

Paper -2: Advanced Financial Management (100 Marks)

Paper -3: Advanced Auditing, Assurance and Professional Ethics (100 Marks)

Group II

Paper -4: Direct Tax Laws and International Taxation (100 Marks)

Paper -5: Indirect Tax Laws (100Marks)

Paper -6: Integrated Business Solutions (100 Marks)

(Multi-disciplinary case study with Strategic Management)

Self-Paced Online Modules - Subjects:

Set A (compulsory)

Corporate & Economic Laws

Set B (compulsory)

Strategic Cost and Performance Management

Set C (any one to be selected)

- Risk Management
- Sustainable Development and Sustainability Reporting
- Public Finance and Government Accounting
- The Insolvency and Bankruptcy Code, 2016
- International Taxation
- The Arbitration and Conciliation Act, 1996
- Forensic Accounting
- Valuation
- Financial Services and Capital Markets
- Forex and Treasury Management

Set D (any one to be selected)

- The Constitution of India & Art of Advocacy
- Psychology & Philosophy
- Entrepreneurship & Start-up Ecosystem
- Digital Ecosystem and Controls

HOW TO EXCEL IN CHARTERED ACCOUNTANT EXAM

To understand how to write effective answers to score excellent marks in the exam, it is most important to first have an understanding of the exam pattern, marking scheme, passing marks required for each level of the CA exam.

Foundation Exam

As mentioned above, the Foundation exam consists of 4 papers of 100 marks each i.e. Paper -1: Accounting; Paper -2: Business Laws; Paper -3: Quantitative Aptitude (which consists of Business Mathematics, Logical reasoning and Statistics) and Paper - 4: Business Economics.

Out of these 4 papers, Paper 1 & 2 Paper are subjective (descriptive) type and Paper 3 & 4 are objective (multiple-choice questions) type. Moreover, there is negative marking of 0.25 mark for every wrong answer in objective type papers.

A student is declared to have passed the Foundation examination, if he/she obtains at one sitting a minimum of 40% marks in each paper and a minimum of 50% marks in the aggregate of all the papers.

Intermediate Exam

There are 6 papers in Intermediate Course (3 papers in Group-I and 3 papers in Group-II) of 100 marks each. There will be 30% case scenario/ case-study based MCQs and 70% descriptive questions in all the six papers of Intermediate Examination. There is no negative marking in MCQ based questions in Intermediate Examination.

A student is declared to have passed in both the groups of Intermediate Examination simultaneously, if he/she –

(a) secures at one sitting a minimum of 40% marks in each paper of each of the groups and a minimum of 50% marks in the aggregate of all the papers of each of the groups, or

(b) secures at one sitting a minimum of 40% marks in each paper of both the groups and a minimum of 50% marks in the aggregate of all the papers of both the groups taken together.

Alternatively, a student is declared to have passed in a group, if he/she secures at one sitting a minimum of 40% marks in each paper of the group and a minimum of 50% marks in the aggregate of all the papers of that group. He/she can pass both the groups individually in different sittings.

Final Exam

There are 6 papers in Final Course (3 papers in Group-I and 3 papers in Group-II) of 100 marks each. There will be 30% case scenario/ case-study based MCQs and 70% descriptive questions in all the six papers of Final Examination. There is no negative marking in MCQ based questions in Final Examination.

Assessment for Paper-6: Integrated Business Solutions (Multidisciplinary Case Study with Strategic Management) which is entirely case study based, would be open book examination. Assessment for all the other five papers would be through closed book examination.

A student is declared to have passed in both the groups of Final Examination simultaneously, if he/she –

(a) secures at one sitting a minimum of 40% marks in each paper of each of the groups and a minimum of 50% marks in the aggregate of all the papers of each of the groups, or

(b) secures at one sitting a minimum of 40% marks in each paper of both the groups and a minimum of 50% marks in the aggregate of all the papers of both the groups taken together.

Alternatively, a student is declared to have passed in a group, if he/she secures at one sitting a minimum of 40% marks in each paper of the group and a minimum of 50% marks in the aggregate of all the papers of that group. He/she can pass both the groups individually in different sittings.

Time management & Presentation tips to excel.

- Understanding the weightage, the number of questions, and the time allocated for each paper is the first step in effective preparation.
- This will help you to determine a number of things including the amount of time to spend on study of syllabus of each paper and to draw up a study plan accordingly.
- Having a strong grasp of the subject matter is the foundation for writing high-quality answers. Use memory techniques, mnemonics, acronyms etc. to upgrade your memorization abilities and have better retention power of subject.
- You should cover the entire syllabus and not resort to selective study, however, be extra sure to focus on the high weightage areas in each paper. Start your preparation early so that you can revise the syllabus multiple times.
- For e.g. In the Foundation Course - Paper 2: Business Laws is divided into 7 sections, with the section on Indian Contract Act 1872 having the maximum weightage of 20%-30% and the section on Indian Regulatory Framework having a weightage of 0%-5%. Three sections have a weightage of 15%-20%, one section has weightage of 10%-15% and the remaining section has a weightage of 5%-10%. Hence when you draw up your study schedule, be sure to be completely thorough in and devote maximum time for the section with the maximum weightage and correspondingly for other sections as per weightage.
- Repeated revision and consistent practice is must for a good score in the exam. If you are studying yourself and without assistance of coaching, you may not have a teacher available to ask your doubts at the last moment, hence, when you practice questions in the last few days before exam, try to do those questions for which answer is available so that you can cross-check and tally your answer after solving it.
- Practicing previous years' papers and mock tests will give you the best idea of the exam pattern and type of questions asked. When the curriculum has changed to a new scheme, practicing mock tests will give you an opportunity to get accustomed to the new scheme and exam pattern. It is extremely important to evaluate your answers once

- you have given the mock test. Analyze where you have gone wrong and revisit that topic and concept in the textbook. Revise it again thoroughly and try to solve question on that concept again. This will give you a fact check on your mistakes and help you to make the improvement where required.
- Understanding the question is of utmost importance. Before you start writing your answer, understand the question clearly and take a moment to plan your answer. Identify clearly what the question is asking from you - is it asking for an explanation, critical analysis, calculation, opinion etc. – then frame your response to meet the question's requirements.
 - Be sure to read the paragraph of the multiple choice questions (MCQs) thoroughly as most alternative answers given to the question may seem similar at first glance, hence, reading the question carefully will ensure that you don't skip any intricate point of the question and misunderstand it.
 - It's extremely important to write well-structured answers in neat and clear handwriting; having an introduction & conclusion to your answer; organizing your answer with bullet points, numberings, headings & sub-headings; summarization of key points; diagrams, graphs and examples to support the answer where required will result in scoring well
 - Accuracy of data is must, hence, double-check the specific sections, sub-sections, name and year of Act, citation, relevant legal provision etc. you have stated in your answer. The use of correct technical terms will definitely be a scoring strategy.
 - Read the instructions carefully before starting and manage your time wisely to ensure you complete the paper within the given time frame, leaving ample time for reviewing and revising your answers.
 - Time is a critical factor in the exam, hence before you begin to write, try and allocate a certain amount of time to questions according to the weightage of marks they carry. Don't spend too much time on a single question, as it may affect your ability to complete the paper. If in one section there are 6 questions of equal marks to which you have allocated equal time of say 5 minutes each, then on completion of 30 minutes, move onto the next section after leaving few blank pages to return and complete the questions. Come back and answers these questions when you complete the other section or else you can cancel these blank pages in the end.
 - Ensure that you keep 10-15 minutes at the end to check your paper for silly mistakes, calculation errors, spelling and grammar and not leaving out any part or sub-part of a question. For this, you will need to practice as many mock tests as possible to make yourself adept at completing the paper in the required time.

- On the day of the exam, make sure to arrive before time with the necessary identification.
- Your mindset on the day of the exam matters a lot. Maintain a composed but energetic mindset on the exam day. Concentrate your energies on nothing but the exam and shut out the last minute exchanges with other aspirants.
- After finishing the exam, do not discuss question paper with friends and other aspirants until all the papers of the entire exam cycle of your course is over, otherwise it may influence your preparation and morale in the next paper.



INSPIRATIONAL STORIES OF REAL LIFE ACHIEVERS

A – AMITABH BACHCHAN

“In the year 2000, when the entire world was celebrating the new century, I was celebrating my disastrous fortune. There were no films, no money, no company, a million legal cases against me and the tax authorities had put notice of recovery on my home,” - Amitabh Bachchan, the superstar of Indian cinema wrote on his personal blog in the year 2000. He was 57 years old then, hardly an age when bankruptcy should stare you in the face. Amitabh Bachchan is an Indian film actor, producer, television host, and former politician. Referred to as the Shahenshah of Bollywood he has performed in

more than 200 films in a career spanning almost five decades. He is widely regarded as one of the greatest and most influential actors in the history of Indian cinema as well as world cinema. Apart from four National Film Awards as Best Actor and many other awards at international film festivals and award ceremonies, the Government of India has honoured him with the Padma Shri in 1984, the Padma Bhushan in 2001, the Padma Vibhushan in 2015 and Dadasaheb Phalke Award in 2019. However, this phenomenal man lost everything he had at the age of 57. Just like the immortal jellyfish – you have to take a leap back to transform into something extraordinary. Instead of letting failure bog you down, you have to get up and take action. Mr Bachchan was later quoted *“An offer for television changed all that when I agreed to anchor ‘Kaun Banega Crorepati’ much against all the advice and resentment from friends, family and advisers”*.

B – BOXING LEGEND MUHAMMAD ALI

Cassius Marcellus Clay Jr. who later came to be known as Muhammad Ali, was an American professional boxer, activist, and philanthropist. Nicknamed “The Greatest”, he is widely regarded as one of the most significant and celebrated sports figures of the 20th century and one of the greatest boxers of all time. He rose to fame when at age 18 when he won a boxing gold medal in the light heavyweight division in the 1960 Summer Olympics in Rome and then turned professional later that year. He first became a world champion in 1964 and in 1974 he participated in one of the most famous fights (which came to be known as “The Rumble in the Jungle”) in the world history of boxing against the reigning boxing champion George Foreman. Ali was born in 1942 in Louisville, Kentucky and grew up in a time of racial segregation which he too experienced in his childhood. His father was a sign and billboard painter and his mother was a domestic helper. He entered the world of boxing at age 12 by chance when he went to report over a thief’s having stolen his bike to a Louisville police officer and boxing coach. The officer told Clay he had better learn how to box first and the rest is history. He was the most-beloved athlete in the world could be seen from the fact that he was crowned BBC’s “Sports Personality of the Century” award in 2000, an award voted for by the British public wherein he accumulated more votes than the combined total of the five other contenders: Pelé, George Best, Donald Bradman, Jack Nicklaus, and Jesse Owens. His life was also the subject of a film ‘Ali’ and a documentary ‘I am Ali’ and in 2005 he was awarded the Presidential Medal of Freedom. He famously said *“Don’t count the days; make the days count.”*

C – CHRISTOPHER PAUL GARDNER

Christopher Paul “Chris” Gardner, an American entrepreneur, investor, and stockbroker struggled with homelessness while raising his toddler son and spent a life of determined struggle. His motivational story of how he overcame the odds has inspired the movie ‘The Pursuit of Happiness’, which portrays how he harnessed his passion to turn his life around. Brought up in poverty by his mother and a physically abusive, alcoholic stepfather he faced many adversities in life from sleeping in the toilet at a railway station, in parks, at

a church shelter to eating in soup kitchens. Despite being homeless on the streets of San Francisco with his infant son, Chris was good at his job and eventually became a full employee at Dean Witter Reynolds (DWR) and later set up his own stockbrokerage firm, Gardner Rich & Co.

He went on to become a multi-millionaire after overcoming the troubles of his childhood and early adult life - alcoholism, domestic abuse, child abuse, illiteracy, fear, homelessness. Gardner says his mum was an inspiration *"I have one of those old-fashioned mothers who told me every single day, 'Son, you can do or be anything that you want to do or be.' "And I believed it, I bought into it 100%."*

D – DHIRUBHAI AMBANI

Dhirajlal "Dhirubhai" Hirachand Ambani was an Indian business tycoon who founded Reliance Industries, an Indian conglomerate which went on to become India's first private organization to be listed in the Fortune Global 500 list.

Dhirubhai, the third of five children of a village schoolteacher father and a homemaker mother, became India's own self-made millionaire in a short span of time. Born on December 28, 1932, Junagarh, Gujarat in frugal living conditions, he stopped his studies in his 10th standard and left for Aden, a port city in Yemen to join his elder brother who was working in the French trading company, A Besse & Co. In 1957 after spending 8 years in Aden, he returned to India with only Rs 500 in his pocket. He went on to become a commodities and textiles trader and set up the first Reliance textile mill in 1966 earning him the title of "the Prince of Polyester." When he passed away in 2002, Reliance Industries had a net worth of Rs 750-billion.

E – EDWARD OSBORNE WILSON

E. O. Wilson, American biologist, naturalist and author was the world's leading expert in myrmecology, the study of ants, and a two-time winner of the Pulitzer Prize for General Non-Fiction and a New York Times bestseller is blind in one eye. Wilson blinded himself in one eye in a fishing accident. He did not seek medical treatment and several months later, his right pupil clouded over with a cataract which led to his lens being removed. He was thus left with full sight in his left eye, with a vision of 20/10. According to his autobiography *Naturalist*, the 20/10 vision prompted him to focus on "little things" and although he had lost his stereoscopic vision, he could still see fine print and the hairs on the bodies of small insects. His reduced ability to observe mammals and birds led him to concentrate on insects. Not only did he earn his Ph.D. at the age of 26 from Harvard, he had written 14 books and was a major contributor to sociobiology and evolutionary psychology.

F- FIRST FEMALE AMPUTEE TO SCALE MOUNT EVEREST

Arunima Sinha, born in 1988, is the first female amputee to climb Mount Everest. This young girl was a national level volleyball player who was

pushed from a running train by some robbers in 2011 while she was resisting them. As a result, one of her legs had to be amputated below the knee. It would seem her bright future of a career in the national volleyball team was over. However, while still being treated at the All India Institute of Medical Sciences, Delhi she resolved to climb Mount Everest. With the right attitude she achieved this feat and a place in history. She now wants to open a free sports academy for the poor and differently abled people. She is donating all the financial aids she is getting through awards and seminars for the same cause. She was awarded Padma Shri, the fourth highest civilian award of India, in 2015.

Apart from Everest, Arunima has also scaled Mount Kilimanjaro in Africa, Elbrus in Europe, Kosciuszko in Australia, Aconcagua in Argentina and Carstensz Pyramid (Puncak Jaya) in Indonesia before this. In January 2019, she added another feather to her cap by climbing Mount Vinson, the highest peak of Antarctica.

G – GLENN CUNNINGHAM

Legendary athlete Glenn Cunningham's story is a story of determination. Known as the "Kansas Flyer," Cunningham was an American middle-distance runner, who was considered as the greatest American miler of all time: he was the world-record-holder in the mile race from 1934 until 1937. When he was eight, his legs were burnt in an explosion which destroyed most of the flesh of the lower half of his body and the doctors predicted he would never walk normally again. However, his sheer determination and steely resolve helped him to slowly begin to stand on his own, then to walk and finally to run and became the top amateur athlete in the United States in 1933.

H- HENRY FORD

Henry Ford was an American automobile manufacturer who created the Ford Model T car in 1908 and went on to develop the assembly line mode of production, which revolutionized the industry. He famously said "*Obstacles are those frightful things you see when you take your eyes off your goal*". He never took his eyes off his goal. Repeated failure taught him absolute clarity. Although he was intelligent he was unable to get financial backing due to tarnished reputation of not being able to tolerate interference. But Ford had a vision and he never lost sight of it. He finally found an unconventional financial backer who was ready to support him. He eventually optimized transportation and forever changed the United States automobile industry.

I – IRON MAN OF INDIA

Sardar Vallabhbhai Patel was popularly known as the 'Iron Man of India'. Born on 31st October 1875 to humble beginnings in Nadiad, a small town in Gujarat to a farmer and his simple wife, India's first home minister and also the first deputy prime minister, Sardar Vallabhbhai Patel was instrumental in uniting the country through merger of small princely states. He spent years away from his family, studying on his own with books borrowed from other

lawyers and passed his examinations to become a successful advocate. He was deeply impressed by Ghandiji's success in the Champaran Satyagraha and he gave up his lucrative legal practice and entered the independence struggle. His great wisdom and foresight and his untiring efforts united a scattered nation. His commitment to his goal of national integration in the newly independent country was total and uncompromising, earning him the title of "Iron Man of India". He was posthumously conferred the Bharat Ratna in 1991.

J – JESSE OWENS

James Cleveland "Jesse" Owens, the son of a sharecropper and grandson of a slave, was an American track and field athlete and his spectacular accomplishment of four Olympic gold medals in the 1936 Olympic Games makes him the best remembered athlete in Olympic history. Owens was recognized in his lifetime by President Jimmy Carter of USA as "perhaps the greatest and most famous athlete in track and field history". His courage got him through his struggles against tyranny, poverty and racial bigotry to become a world famous athlete.

K- KID DYNAMITE

Michael Gerard Tyson nicknamed "Iron" and "Kid Dynamite" in his early career, and later known as "The Baddest Man on the Planet", popularly known as Mike Tyson is an American former professional boxer and is considered one of the best heavyweights of all time. He reigned as the undisputed world heavyweight champion and holds the record as the youngest boxer to win a heavyweight title. Tyson was well known for his ferocious and intimidating boxing style as well as his controversial behavior inside and outside the ring. Throughout his childhood, Tyson lived in and around high-crime neighborhoods. He was repeatedly caught committing petty crimes and fighting those who ridiculed his high-pitched voice and lisp. By the age of 13, he had been arrested 38 times. Although Tyson dropped out of high school as a junior, he was later awarded an honorary Doctorate in Humane Letters from Central State University in 1989.

Tyson's energies of anger and resentment were channelized into boxing abilities. Sky Sports rated him as "the scariest boxer ever" and described him as "perhaps the most ferocious fighter to step into a professional ring". He has been inducted into the International Boxing Hall of Fame and the World Boxing Hall of Fame.

L – LITTLE MASTER

Sachin Ramesh Tendulkar, former Indian international cricketer and a former captain of the Indian national cricket team is regarded as one of the greatest batsman of all time. Born into a middle-class family, his father being a writer and his mother an insurance agent and known for his modesty and humility, one of the most popular cricketer across the globe, Sachin is known as 'The Little Master' signifying his debut for India at a young age of 16 and is

credited for many records across all formats of the game. Considered as one of the greatest batsman in the history of cricket, Sachin Tendulkar has been granted the Khel Ratna, Arjuna Award, Padma Shri and Padma Vibhushan by the Indian government and he became the first sportsman to receive the Bharat Ratna, India's highest civilian honour. He rightly says *"Success is a process...during that journey sometimes there are stones thrown at you, and you convert them into milestones."*

M - MAHENDRA SINGH DHONI

Mahendra Singh Dhoni, fondly called 'Mahi', is an Indian cricketer who led the Indian team to its second World Cup win in 2011. He served as the captain of the Indian team in limited-overs formats from 2007 to 2016 and in Test cricket from 2008 to 2014. He came from a middle class family where money was not a luxury and it was necessary to join employment to contribute to the family income whereby he moved to Midnapore, West Bengal, after securing a Travelling Ticket Examiner (TTE) job at Kharagpur railway station via sports quota and served as a railway employee there. However, his sheer belief in his caliber and love for the sport of cricket ensured that he was eventually picked for the Indian Cricket team.

He says of his belief in himself *"Self-confidence has always been one of my good qualities. I am always very confident. It is in my nature to be confident, to be aggressive. And it applies in my batting as well as wicket keeping."*

N- NEROLI SUSAN FAIRHALL

Neroli Susan Fairhall became the first disabled athlete to take part in an Olympic Games when she competed in the women's archery event at the 1984 Los Angeles Olympics representing New Zealand. Fairhall, born in Christchurch in 1944, was a young woman when she had a motorcycle accident in 1969 because of which she was paralysed from the waist down. Before her accident, Fairhall had represented Canterbury at national pony club championships. Her riding career was over, but she then switched to archery, winning the gold in the 1980 Paralympics. Switching to archery taught her that she had excellent concentration, thrived on competition, was calm, and had a good eye. She was a New Zealand Sportsman of the Year finalist after her 1982 Commonwealth Games heroics, and was made a life member of Archery New Zealand.

O – OPRAH WINFREY

American media proprietor, talk show host, actress, producer, and philanthropist Oprah Winfrey did not have a promising childhood and faced a variety of hardships in life. Born in 1954 in Mississippi to a single teenaged mother, she faced state of utter poverty in her growing up years. At a young age she was physically abused by her cousin, her uncle and a family friend and herself became a mother at the age of 14 but her child died in infancy. Undeterred, she finished high school, earned a scholarship and worked her way up through the ranks from a local network anchor in Nashville to forming

her own network – The Oprah Winfrey Network. Winfrey was awarded the Presidential Medal of Freedom and honorary doctorate degrees from Duke and Harvard. Today she is a multi-millionaire and among the most influential women in the world. She never ever gave up despite her troubled circumstances and her experience and wisdom can be reflected in her famous quote *“Challenges are gifts that force us to search for a new center of gravity. Don’t fight them. Just find a new way to stand.”*

P – PELE

Edson Arantes do Nascimento, known famously as Pelé, is a Brazilian retired professional footballer regarded as the greatest player of all time. During his playing days, Pelé was for a period the best-paid athlete in the world. He was part of the Brazilian national teams that won three World Cup championships (1958, 1962, and 1970) and is hailed as a national hero in Brazil. Pele however grew up in poverty in Bauru in the state of São Paulo. He earned extra money by working in tea shops as a servant. Taught to play by his father, he could not afford a proper football and usually played with a sock stuffed with newspaper or rags and tied with a string. However, Pele emerged successful because he believed that *“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do”*. The legend not only has a street (Rua Edson Arantes do Nascimento), a day (19 November is Pelé Day as Pelé scored his 1000th goal on 19 November 1969) and a video game named after him (Pelé’s Soccer), he is often called “Pérola Negra”, which means Black Pearl and was declared an official national treasure by the Brazilian government in 1961 to prevent him from being transferred out of the country. In 1997, Pele was given an honorary British Knighthood and he was voted athlete of the century by the International Olympic Committee (IOC) in 1999.

Q – QUEEN OF INDIA’S TRACK AND FIELD

Pilavullakandi Thekkeparambil Usha also known as P.T Usha is a retired Indian track and field athlete. Born on 27th of June, 1964, in a village in Kerala, she entered Indian athletics in 1976. Born to a poor family she faced several trials and tribulations in life and was afflicted by ill health in her early childhood. India’s ace sprinter was the queen of track and field for twenty four years and had earned the nicknames ‘Payyoli Express’, ‘Golden Girl’, ‘udanpari’ and “queen of Indian track and field” by the time she retired in the year 2000. She became the first Indian sports woman to enter the Olympics final at the age of twenty and has won many national and international medals. The remote village girl became the sporting legend of India and was honored with the Arjuna Award and Padma Shri by the Government.

R – ROWLING

Joanne Rowling writing under the pen names J. K. Rowling and Robert Galbraith, is a British novelist, philanthropist, film producer, television producer and screenwriter, best known for writing the Harry Potter fantasy series. *“An*

exceptionally short-lived marriage had imploded, and I was jobless, a lone parent, and as poor as it is possible to be in modern Britain, without being homeless ... By every usual standard, I was the biggest failure I knew," – J.K Rowling said during a 2008 Harvard University commencement speech. J.K Rowling has since become the UK's best-selling living author and one of the wealthiest women in the world. Her books have been translated into 73 different languages and sold more than 450 million copies. They have become the best-selling book series in history and have become the basis for a series of films, which is ranked as the second highest-grossing film series in history. After receiving many rejections from book publishers when she first sent out the manuscript, Bloomsbury, a publishing house in London, gave "Harry Potter and the Philosopher's Stone" the green light in 1997.

S – SOUL SURFER

Bethany Hamilton, an American professional surfer and winner of the ESPY award for best female athlete with a disability, survived a 2003 shark attack in which her left arm was bitten off. It seemed her professional career would come to a standstill. But she returned to the sport a month later and that too victoriously. Bethany says "I don't surf disabled or compete in a disabled category". Having just one arm is immaterial to her. She also got an award nomination for her awe inspiring performance just six months after giving birth to her first child. In 2011, a feature film titled Soul Surfer, based on her life was released.

T- THOMAS ALVA EDISON

Thomas Alva Edison, who is often referred to as America's greatest inventor held 1,093 U.S patents singly or jointly. He developed many devices that greatly influenced life around the world. At an early age he developed hearing problems and his teachers said he was "too stupid to learn anything." He was fired from his first two jobs for being "non-productive." As an inventor, Edison made 1,000 unsuccessful attempts at inventing the light bulb. When a reporter asked, "How did it feel to fail 1,000 times?" Edison replied, "*I have not failed 10,000 times—I've successfully found 10,000 ways that will not work.*"

U – UNIQUELY ABLED DEEPA MALIK

Deepa Malik, the first Indian woman to win a medal in Paralympic Games was born on 30 September 1970 to a veteran Infantry Colonel with the Indian army. She may be an upper middle class colonel's wife and her story may not be rags to riches – but this feisty lady has carved a name for herself in history by sheer grit and determination. She was fortunate to have a supportive family, stable finances and an education, and she used that and her never-say die spirit to motivate and open doors for people with disabilities in the not so fortunate real world. She says "*I was always out to prove myself. That became a habit – just to prove to the world that my medical condition has not let my life slip away from me.*" Deepa was not born disabled. After being diagnosed with a spinal tumour in 1999, she underwent 3 spinal surgeries

which left her paralysed from the waist down. She says “....disability brought my life into focus”. It did not stop her from defying all odds - a restaurateur, an accomplished swimmer on the international platform, a biker, an athlete in shot put, javelin throw, discus throw – this uniquely abled lady has done it all and has won accolades for her participation in various adventure sports. Not only has she received the Arjuna Award (2012), President Role Model Award (2014), Padmashri Award (2017) but has also entered the Limca Book of Records four times.

V – VENUS AND SERENA

Venus Williams and Serena Williams together known as ‘The Williams sisters’ are two of the best women tennis players in the world today both sisters having been ranked at the world No. 1 position in both singles and doubles at some point in their tennis career. Seven-time Grand Slam title winner (singles) Venus Williams and twenty-three-time Grand Slam title winner (singles) Serena Williams rose from a tough childhood in Compton, Los Angeles. Together, the pair has won 14 Grand Slam doubles titles. Venus debuted in 1994 whereas Serena made her professional debut in 1995, but both have made their mark in the world of tennis. The sisters have also gone through turbulent times in terms of some major personal setbacks, parents’ divorce, sister’s killing, medical situations, sour relationships etc. but they have both managed to stay on track. Venus Williams rightly says *“I don’t focus on what I’m up against. I focus on my goals and I try to ignore the rest”*, and Serena Williams’s wisdom is evident in her words *“I don’t like to lose — at anything... Yet I’ve grown most not from victories, but setbacks. If winning is God’s reward, then losing is how he teaches us”*.

W – WORLD BOXING CHAMPION

Chungneijang Mary Kom Hmangte popularly known as Mary Kom is an Indian Olympic boxer from Manipur. The World Amateur Boxing champion for a record six times, Mary created history by becoming the first woman to win six boxing world titles after clinching the 48 kg gold at the 2018 AIBA Women’s World Boxing Championships, completing the winning spree of titles at 2002 in Atlanta, 2005 in Podolsk, 2006 in New Delhi, 2008 in Ningbo, 2010 in Bridgetown and finally 2018 in New Delhi. She is also the first Indian woman boxer to get a Gold Medal in the Asian Games in 2014 and at the 2018 Commonwealth Games.

From being born in Churachandpur district of rural Manipur in Northeastern India to a poor family of tenant farmers to receiving the Arjuna Award (2003), Padma Shri (2006), Rajiv Gandhi Khel Ratna award (2009), Padma Bhushan (2013) and various accolades for India, ‘Magnificent Mary’ has come a long way.

The “Meethoi Leima”, the great or exceptional lady (a title conferred on her by the government of Manipur, India) has fierce determination and won her 7th medal at the Asian Championships in May 2021. She finds a place of pride in the nation’s history books and already has a road named after her.

X – X FACTOR PEOPLE

Nobody is good at everything but everybody is good at something. Find and Focus on your Strengths. X-Factor is that noteworthy special talent or quality that makes you unique and stand out from others Anand Kumar, Indian Mathematician is best known for his Super 30 programme, which he began in Bihar in 2002. Super 30 coaches economically backward students for IIT-JEE, the entrance examination for the Indian Institutes of Technology (IITs). While there is unconstrained money spent on coaching for entrance to these prestigious institutes, Anand coaches students completely free of cost. Not only are the students coached by him, but they are provided lodging, food and other facilities too: coming from a modest background himself this is no easy task for Anand. In 2017 too Super 30 achieved 100% result as all his students got admission to the IITs and Discovery Channel showcased his work in a documentary. In 2018, 26 of the 30 students cleared the exam. He has been invited by the prestigious Massachusetts Institute of Technology (MIT) and Harvard University to speak on his mentoring students from the underprivileged sections for admission to IIT. In 2019, a film 'Super 30' was made on his life. No doubt there are many mathematicians, but the X-factor of this humble man is his ability to have a crystal clear focus on his line of vision despite world renowned adulation

Z – ZENITH OF STARDOM: SUPERSTAR RAJNIKANT

Rajnikant born as Shivaji Rao Gaikwad, is a huge phenomenon. His persona is so powerful that it is said that Rajnikanth can make anything happen. According to author Naman Ramchandran, author of biography on Rajinikanth named 'Rajnikanth: The Definitive Biography' - *"If you grow up in South India, Thalaivar is part of the air you breathe, so he becomes part of your DNA"*. Born on December 12, 1950 in a Marathi family in Bangalore, he was the fourth child a police constable having lost his mother at age nine. Having worked as a carpenter, coolie and later as a bus conductor, he struggled a lot due to financial issues. He became popular among passengers as a bus conductor due to his style of issuing tickets and returning the change. He loved acting and watched lots of films. During his schooling he acted in a lot of plays. He went on to become an actor and a superstar. Currently too he is playing the leading actor and his films are the highest grossing at the box office. Today superstar Rajinikanth is not just adored but worshipped and is almost considered as a God by his doting fans across India and abroad.

Y - Last But Not the Least Y - YOU THE READER YOU ARE EXTRAORDINARY.

"We know what we are but know not what we may be." (Hamlet)

Have a goal and have the courage to achieve it. There will be hurdles on the way but that should not stop you or make you change course. Stay on the path.

31 POWERFUL THOUGHTS – ONE FOR EACH DAY OF THE MONTH

DAY 1 – Each day is a new beginning

DAY 2 – Only I can change my life

DAY 3 – There is no right time. Start Now

DAY 4 - Have a vision and never lose sight of it

DAY 5 – Set a goal, to make your life worth living

DAY 6 – Cherish your goal and remain committed to it

DAY 7 – Keep razor sharp focus on your goal

DAY 8 – Develop the right attitude and change your life

DAY 9 – Weed out the self-limiting thoughts from your soul

DAY 10 – Train your mind to see the good in everything

DAY 11 - Be the energy you want to receive

DAY 12 – You are as able as you decide to be

DAY 13 – When there is a Will there is a way

DAY 14 – Action is imperative to achieve

DAY 15 – Faith in oneself turns adversity into opportunity

DAY 16 – Exit your comfort zone

DAY 17 – If you are passionate about your desire, nothing can stop you

DAY 18 – Persistence, persistence, persistence is the only route to success

DAY 19 – Stop complaining. Start tackling

DAY 20 - Shut Negatives out of your life: Negative People; Negative News; Negative Ideas;

DAY 21 – A healthy body will accomplish more

DAY 22 – Develop the power of Resistance

DAY 23 – Be Flexible. Not every situation is covered in the training manual

DAY 24 - Acceptance does not mean compromise. It means to consent to the reality of a situation

DAY 25 - Change your perspective and you may hit the jackpot

DAY 26 - Nobody is ever too old to learn

DAY 27 – Identify your energies and harness them

DAY 28 – Rework; Reorganize and Reenergize

DAY 29 – Failures are not an end in itself. They are just beginnings of something new

DAY 30 - Attitude determines Altitude

DAY 31 – Your future lies in your own hands

THINKING

If you think you are beaten, you are
If you think you dare not, you don't,
If you'd like to win, but think you can't
It's almost a cinch you won't.

If you think you'll lose, you've lost
For out in the world we find,
Success begins with a fellow's will
It's all in the state of mind.

If you think you're outclassed, you are
You've got to think high to rise,
You've got to be sure of yourself before
You can ever win a prize.

Life's battles don't always go
To the stronger or faster man,
But soon or late the man who wins
Is the one WHO THINKS HE CAN!

— *Walter D. Wintle*

HOW TO BECOME GLOBAL PRACTITIONER – TRADITIONAL, NON-TRADITIONAL AREAS (WITHIN THE STATE, NATION AND GLOBE), AND EXPLORE NEW OPPORTUNITIES

The profile of a Chartered Accountant has catapulted to a professional with a high-level of managerial skill with multi-disciplinary talent. He/She is now looked upon as a complete business provider. Improved information technology is enabling accountants to automate the more mundane tasks, allowing them time to develop their skills and further their knowledge in all areas of business. The CA professional is a complete business advisor wherein he performs many roles - Setting up companies, improving management processes, increasing opportunities of trade, initiating new lines of diversification, CEO's, MD's, CFO's, Finance controllers, portfolio managers, treasury managers, fund managers, financial directors etc. Professional areas where Chartered accountants can provide excellent expertise and explore opportunities are as follows:

1. Agriculture & Rural development
2. Alternate Dispute Resolution (ADR)
3. Anti-Money laundering law
4. Artificial Intelligence, Cyber Security, Data Privacy and protection
5. Assistance to Agricultural Entrepreneurs
6. Audit and Assurance services
7. Banking & Non-Banking Finance Companies (NBFC) Sector
8. Bookkeeping services
9. Business Development & Strategic advisory
10. Business Turnaround specialist
11. Capital Market
12. Carriage laws & multi-modal transportation of goods
13. Charitable & Non-profit organizations
14. Chief Financial Officer (CFO) & Chief Executive Officer (CEO)
15. Climate Change Mitigation & carbon credit mechanism
16. Coaching to students CA, Cs, CMA, Law, CPA and Foreign Qualification & online teaching
17. Commercial contracts

18. Company Law
19. Competition Law
20. Consumer Protection laws
21. Content writing
22. Cooperative Societies
23. Corporate Governance professionals
24. Corporate Social Responsibility
25. Cross Border Investments
26. Digital Marketing
27. Drafting of Documents, Conveyancing, Registration & Stamping
28. Due Diligence
29. E-Commerce businesses
30. Employee Stock Options (ESOPs)
31. Energy Audit
32. Enterprise resource planning
33. Enterprise Risk Management (ERM)
34. Entrepreneurship
35. Environmental Social Governance (ESG) Accounting & Audit
36. eXtensible Business Reporting Language (XBRL)
37. Financial Budgeting
38. Fintech services
39. Foreign Direct Investment
40. Foreign Exchange Management
41. Forensic Accounting
42. Formation of business organizations
43. Fraud Detection
44. Global environmental accounting / Corporate environmental accounting
45. Human resource management
46. Independent Directorship
47. Insolvency & Bankruptcy
48. Insurance sector

49. Intellectual Property Rights
50. Internal Control services
51. International Financial Reporting Standards
52. International Trade & Foreign Trade Policy and Procedure
53. Joint venture and Foreign Collaboration
54. Knowledge process outsourcing
55. Labour laws & Employment law compliance
56. Logistics & Supply chain management
57. Management consultancy
58. Merger, Demerger & Acquisitions
59. Micro Small and Medium Enterprises (MSMEs)
60. Negotiating Royalty, Agency, Distribution, Franchise, Drafting licenses, non-disclosure agreements and Licensing agreements
61. Payroll management
62. Portfolio Management & Investment Advisory
63. Private Equity
64. Quality Assurance
65. Real estate sector
66. Recovery of Debts & Non-Performing Assets (NPAs)
67. Research in finance, commercial & economic laws, management etc.
68. Risk Assessment
69. Services to the Non-Resident Indians & foreign nationals, foreign companies for doing business in India, investments etc.
70. Setting up 100% EOU/STP/EHT/BTP/SEZ units
71. Social entrepreneurship
72. Social Media consultancy
73. Speaker for professional & soft skill subjects
74. Specialist w.re.to Industry sectors & domains
75. Startups: Formation, compliances, fundraising etc.
76. Sustainability reporting
77. Taxation
78. Trade Finance

79. Training & Financial Services learning
80. Training in Finance for non-finance executives
81. Tribunals, Commissions & Authorities: Representation, Advisory, consulting, representation, drafting, discussion etc. services
82. Valuation
83. Wills & Succession Planning
84. Writing of Books on technical & non-technical subjects

EXPLORE OPPORTUNITIES

a. Use of Social Media

We are blessed to be living in the digital age where we can meet 1000s of people on a single digital platform. Powerful social media tools such as Facebook (Now known as Meta), Linked-in, Gmail, YouTube, Blogs, Websites, Twitter (now known as X), WhatsApp, Instagram, e-articles, etc. allows us to share our knowledge and expertise and helps connecting people even though they are living miles apart.

b. Create a website

To ensure business and professional growth you must make use of this phenomenal resource. Herein rests the importance of creating a website. Having a website and online presence enables your organization to be known. It will make people aware of your presence and conscious of your ability in their needs. It is not only important to create a website, it is equally important that your website is update with fresh and topical information.

c. Sharing Knowledge – Newsletters, Emails, Online Discussion Groups

Sharing your knowledge educates people about your abilities. You can share your knowledge by sending emails and newsletters, creating e-books, forming yahoo groups, creating a blog or sharing knowledge at other platforms like presentations, seminars and open house discussions.

d. Business Networking

There are many national and international business networks in which a person or an organization may procure membership by paying a membership fee. There may be many types of business networks which may allow people from various overlapping professions or on the contrary be exclusive to some particular business or profession.

These networks may be in the form of online social media networks, professional associations, trade bodies or chambers of commerce, community service groups, fitness and sports group comprising of business people or professionals etc. The advantage of joining any such network is manifold – it can give access to new ideas, broaden the area of work, promote attendance of educative seminars which lead to awareness of innovation and opportunities in your specified business or profession and yield the benefit of experience and advice of people in like-minded business and profession which can prove to be useful to handle typical problems of a particular sector.

e. Targeting different markets

Widen your horizon. Instead of being stuck in the same niche market which all your peers are stuck in, you may surprise yourself by looking for opportunities in related or similar segments. There could be new opportunities emerging from changes in law and economy of the country. For example – Insolvency and Bankruptcy Code 2016 was introduced in India which opened new opportunities for professionals to work as insolvency professionals. Venturing into these new areas adds to the line of business and services that we have been providing and thus results in business growth.

f. Associating and Partnering with others

Forming a partnership, association or any alliance by whatever name called with others will lead to a larger outlook, more opportunities and a much wider customer base. Each person brings along with him a different set of abilities, capabilities, experiences and mindset which makes it a larger than life learning experience for other associates and widens their horizon. Also, associating with others allows the group as a whole to take up more work. As more associates are present in a group, focused time becomes available to each associate to do more justice to the work at hand.

g. Chambers of Commerce and Industry & Associations

Some well-known chambers of commerce in India are Federation of Indian Chambers of Commerce and Industry (FICCI), Associated Chambers of Commerce and Industry of India (ASSOCHAM), The Confederation of Indian Industry (CII) etc. It is highly recommended to identify and take membership of such associations as they are specific to the businesses they represent and thus you will be in the midst of members from the business community with the same line of business as yours and thus can have access to updated information and valuable inputs pertaining to your business in addition to networking with people from the same line of business.

h. Speaker at various forums and Teaching

Sharing your knowledge with others by being a speaker at various forums and through teaching others also works like a two-edged tool – it not only further sharpens your knowledge, but also helps others by learning from experiences.

i. Writing for magazines and newspapers

Sharing your knowledge through writing articles for magazines and newspapers, writing books etc. serves as a way of imparting information of your abilities through which you can assist others. It serves as an important storehouse of information for people who are looking for clarity with respect to technical aspects of a particular field.

j. Social work

When you participate and emerge yourself in activities which benefit the society as a whole, you feel a sense of pride and accomplishment which is reflected in your business and professional as well and which ultimately results into growth.

PROFILE



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ICAI Central Council Member 1998-2016 and 2022 onwards

Chairman of Board of Studies, ICAI

Vice-Chairman, Research Committee, ICAI

Convener – ICAI VISION Document 2049

Chairman of SAFA Committee on Education, Training and CPD

IFAC Technical Advisor

Contribution to the Profession & Economy

1. Served on almost all committees of ICAI:
 - Founder Convener of Kalbadevi Study Circle. Actively contributed and participated in Kalbadevi Study circle and workshops conducted by WIRC (1984-1991)
 - Hon Sec.- WIRC (1991)
 - Chairman of WIRC (WIRC was adjudged best out of 5 regions) (1997-1998)
 - Chairman of Public Relations Committee (1998)
 - Chairman of Board of Studies and Bombay Computer Centre (1999)
 - Chairman of University and Higher Secondary Board Liaison committee (2000)
 - Chairman of Committee for Members in Industry (2001)
 - Chairman of Research committee (2002)
 - Chairman of Research committee (2003)

- Chairman of Corporate & Allied Laws Committee & Chairman of the Committee of Electoral Reforms (2004)
 - Chairman of Insurance & Pension Committee (2005)
 - Chairman of Peer Review Board & Chairman of Committee on Trade law & WTO (2006)
 - Member of Executive Committee, Vice- Chairman of Auditing and Assurance Standards Board (2007)
 - Chairman of Professional Development Committee and Committee for Economic and Commercial Laws (2008)
 - Member of Examination Committee, Vice Chairman – Internal Audit Standards Board & Vice Chairman- Committee for Small and Medium Practitioners (2009)
 - Chairman - Internal Audit Standards Board & Committee for Economic and Commercial Laws (2010)
 - Chairman - Internal Audit Standards Board & Member of XBRL India, Accounting Research foundation (2011)
 - Chairman - Committee for Members in Industry & Internal Audit Standards Board & Member of XBRL India, Accounting Research foundation, South Asian Federation of Accountants (PAIB) (2012)
2. International Member of Professional Accountants in Business Committee (PAIB) of International Federation of Accountants (IFAC) from 2001 to 2004
 3. Member of Inspection Panel of Reserve Bank of India
 4. Member of J.J. Irani Committee (which drafted Companies Bill 2008)
 5. Member of Secretarial Standards Board of ICSI
 6. Member of Working Group of Competition Commission of India, National Housing Bank, NABARD, RBI, CBI etc.
 7. Independent Director of Mutual Fund Company and Asset Management Company.
 8. Worked closely with the Ministry of Corporate Affairs on the drafting of various enactments.
 9. Served as Independent Director of SBI Funds Management Private limited and Bank of India Asset Management Co. Ltd.
 10. Served as Independent director at ICAI Accounting Research Foundation - Section 8 company
 11. Actively involved with ICAI as a Central Council Member during the period when the convergence to IFRS was conceptualized in India and has been instrumental in materializing the idea.

12. Group Leader at several Study Circles organized by Professional associations at Mumbai and many places in India. Some of the Study Circles were organized by: i) Study Circle of Western India Regional Council of ICAI at various places; ii) Bombay Chartered Accountants Society; iii) Chamber of Income-tax Consultants and iv) Sales Tax Practitioners' Association of Maharashtra

Contribution to Education & Training

1. Address to Insolvency and Bankruptcy Board of India
2. Address to Institute of Chartered Accountants of India
3. Address to Institute of Company Secretaries of India
4. Address to Institute of Cost Accountants of India
5. Address to Chamber of Indian Micro Small & Medium Enterprises
6. Speaker in IIA's 2013 International Conference in Orlando on Green Audit.
7. Faculty at Indian Institute of Corporate Affairs for courses on Insolvency Laws and Corporate laws.
8. Faculty Speaker in Workshop on Risk Management for Bankers organized by CAFRAL (Centre for advanced Financial Research and Learning)
9. Faculty at National Institute of Securities Management (NISM) and Indian Institute of Corporate Affairs (IICA.)
10. Addressed the Program for Principal Inspecting Officers & Inspecting Officers by Reserve Bank of India- Department of Non-Banking Supervision.
11. Addressed the National apex Chamber of Commerce and State apex Chamber of Commerce including his address to ASSOCHAM, Confederation of Indian Industry (CII), Federation of Indian Chamber of Commerce and Industry (FICCI), and All India Manufacturers Organization(AIMO).
12. Addressed the CBI officers, officers of Serious Fraud Investigation Office (SFIO), and various State Police Academies.
13. Addressed the SCOPE- Standing Conference of Public Enterprises which is an apex professional organization representing the Central Government Public Enterprises. It has also some State Enterprises, Banks and other Institutions as its members.
14. Addressed the National Academy of Audit and Accounts (NAAA)
15. Addressed Congress of Fiji Institute of Chartered Accountants

My contribution to Government and Global level

1. Member of International Federation of Accountants – professional accountants in business committee - 2001-2004
2. Addressed twice international annual seminar of Institute of Internal auditors
3. Addressed international seminar of association of certified fraud examiners
4. Addressed international seminar of ISACA
5. Gave training to official of Comptroller and Auditor General, Central Bureau of Investigations, officials of various ministries
6. Addressed to almost all training forums of Government of India
7. Visited 90% branches of ICAI and addressed students and members
8. Member of IFRS foundation - small and medium enterprises implementation group - 2018 to 2020
9. On board of SBI mutual fund, BOI Mutual fund
10. Member of Standards board of ICAI, ICSI & ICMAI
11. Addressed Reserve Bank of India officials and officers of many private and public sector banks

Positions held in Past

1. INSOL India National Committee for Regional Affairs
2. International Financial Reporting Standards (IFRS) Foundation SME Group
3. CAG Advisory Committee
4. Quality Review Board, Government of India
5. International Member of Professional Accountants in Business Committee (PAIB) of International Federation of Accountants (IFAC) from 2001 to 2004
6. Member of Inspection Panel of Reserve Bank of India
7. Member of J.J. Irani committee (which drafted Companies Bill 2008)
8. Member of Working Group of Competition Commission of India, National Housing Bank, NABARD, RBI, CBI etc.
9. President - Association of Indian Investors (A Section 8 Company)
10. Visiting Lecturer at S.P. Jain Institute of Management, Intensive Coaching Classes for Inter & Final CA organized by WIRC of ICAI.
11. Hon. Consultant to Bombay Industries Association and many trade bodies.

12. Faculty member for Entrepreneurship Development Programme of Ministry of Industrial Development, Government of India
13. Lecturer at Intensive Coaching Classes conducted by Institute of Chartered Accountants of India for Intermediate & Final C.A. students.
14. Faculty at Direct Taxes Regional Training Institute of CBDT, SFO, CBI and many regulators and banking institutions
15. Hon. Sec. of Western India Regional Council of Institute of Chartered Accountants of India in 1991-92 and Chairman of WIRC in 1997-98.
16. Hon. Sec. of All-India Importers & Exporters Association.
17. President of Rotary Club of Bombay Sea Pearl.
18. Hon. Sec. of All India Manufacturers' Organisation.
19. Hon. Sec. of Western India Chamber of Commerce

Academic Achievements

1. Graduated from Sydenham College of Commerce & Economics & was adjudged Best Student of College, winner of many Scholarships including most coveted award of the college 'Jeejeebhoy Cup for Proficiency & Character'
2. Secured Fifth Rank in Bombay University in April, 1980.
3. Received Gold Medal for highest marks in Accountancy & Auditing in B.Com. Examination.
4. Secured First Rank in Inter CA in November, 1981.
5. Received G. P. Kapadia prize for the best student of the year 1981.
6. Secured Sixth Rank in Final CA in May, 1983.
7. Secured Third Rank in Final I.C.W.A in December, 1983.

Awards and Accolades

1. Recipient of Samajratna Award by Government of Rajasthan.
2. "Rajasthan Shree" by Rajasthan Udgosh, a noted Social Organization of Rajasthan
3. Winner of Rifacimento International award for Asia's Who's Who of Men and Women of achievement. My bio data is published in Reference Asia.
4. State Trainer by the Indian Junior Chamber
5. Winner of National Book Honors Award, 2018

Some Other Publications Authored by CA (Dr.) Rajkumar Aduka

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Mr. Ritabh Adukia
Chief Advisor





CA (Dr.) Rajkumar Saijanyan

Author of more than 300 books & 3000 articles, Professional Growth & Intellectual Growth
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Author's Profile

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Passionate to make anyone Global Speaker, Writer, Entrepreneur, Global Practitioner, Acquiring New Knowledge, Professional Qualifications, Growth in Business & Promotion As CEO.

My Profile:

Educational Qualification

- ❶ Educational Qualification - B. Com (Hons), M. Com, FCA, FCS, FCMA, LL. B, LL.M, Ph. D, MBA, Dip CG, Dip IFRS (UK), DLL&LW, Dip IPR, Dip in Criminology, Mediation, IP(IBBI), MBF, Dip HRD, Dip Cyber Law
- ❷ All India Ranks - AIR 1st Rank in CA-Inter; AIR 6th Rank in CA-Final; AIR 3rd Rank in CMA-Final, AIR 5th Rank in Mumbai University
- ❸ 20+ Certificate courses; 75+ Self Development Courses
- ❹ Ex-director - SBI Mutual Fund, BOI Mutual Fund
- ❺ ICAI Central Council Member 1998-2016 and 2022-2025

CA (Dr.) Adukia left no stone unturned during his career spanning more than 40 years. He is ever enthusiastic and passionate to mentor, guide and assist in matters of professional growth, self-development and goal fulfillment. He is renowned for his competency in identifying new professional opportunities and accelerating professional growth. His education, skill-set, experience, networking aptitude and a positive go-getter mindset make him a sought after professional. Having addressed more than 100 International Conferences, he has shared his vast experience through training, workshops & professional services with banks, financial institutions, corporate, Government departments and Regulators.