



*Swing*  
 (Stories of Women Inspiring New Generation)

*Journey of  
 Women Chartered Accountants*

*composed by  
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*Swing : 1*



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### **PARTNERING A FIDUS ACHATES (FAITHFULL FRIEND)**

“What is your ambition” ? a newly acquired friend of mine at the Gymanastics workshop was asking me. As a student of primary Marathi medium school only thing I could understand that it is a ‘foreign’ word. Even after thirty five years there after I am still trying to instill the answer to that question. Really what does the word hold for me. I could barely co-relate my professional career till date as an illustrious path of a highly motivated ambitious student. Though after buying Mercedes two years back I am an achiever in the eyes of my friends and colleagues and relatives. I have influenced quite a few of my friends’ children to take up CA as a career. They are fascinated by my working hours and my car. I have my office timings according to the timing of my son’s school and now college So I have seldom worked for eight hours continuously even for an entire week. It is always busted so as to adjust my domestic duties. I am fortunate enough to get a partner who is far more understanding. Being a Father of two daughters he knows



very well 'what woman want' and 'how to treat a woman.' This fellow has not learnt English enough to understand 'No Vacancy'. In his almost thirty years of practice he has taken up almost any one and every one and taught them basics of accounting by investing great amount of his time. And I am proud to say that all these persons almost thousand till date are living a good life. They happened to literally worship my partner .

After passing the tenth grade with extremely good percentage I was not keen to opt for a science stream. I was of the opinion that arts is for artists which I am certainly not. Hence the only option remained was commerce. After graduation with distinction in commerce I was as clueless as I was while taking admission to commerce stream. Some of my friends decided to go for MCM course where in fees were around Rs. Ten thousand. Till that day all my education expenses were barely few hundreds. I was quite edgy to demand such a big amount of fees . My parents could have afforded but I had a fear . I recollected their agony when we could not pay the electricity bill for few months and I had to study for my school exams in the street light.

Hence I searched for other options like Home science course whereby I can become a good home maker. But thanks to the crowd there and I quit the decision. Then my best friend decided to be a CA. When she told me that we will get stipend while we work. I readily accepted . We were so *naïve* that we just bumped into all firms which were located on the Laxmi road as if we were shopping. One firm took my friend and I was persuaded as '**one plus one free**'. Now after twenty two years of practice I realize the mindset of my principal.

Due to my cost saving attitude, I never took up classes for CA and CS thereafter. This has really helped me to learn



the root cause of a problem and to think 'out of box' while making professional as well as personal decisions.

I was lucky enough to pass CA Finals as a rank holder and so I got a job in one of the big fours as an audit manager on the next day of my results. I was quite skeptical about my abilities due to my vernacular medium at school and low profile attitude. Fortunately my boss discovered that I am self driven and do not need directions. I need to know only the goals to achieve and I find my own path. Within six months I came out of my cocoon and was very comfortable with the work environment of Big Four. The credit goes to my English teacher who had taken great efforts on all of us especially for grammar and communication.

However I had to take a break in my interesting professional career within a year and a half due to my better half. He is a merchant navy officer and thus I literally sailed through the oceans during my break. Fortunately after two years of marriage he changed his profile and I got a chance to seek new job opportunity. My earlier boss was a parsi guy with all the peculiarities and hence he kept all of us busy right from morning 9.30 till 11.30 pm. After marriage when you become a Super woman adjusting yourself as a good wife, obedient daughter in law, excellent host, versatile cook, beloved daughter and last but not the least caring Mother there was no place of precedence as a professional.

I was soon grossed up in a twenty four hour duty of my son. He kept me engaged for almost four years. But when his school started for almost four hours I suddenly realized that I have a degree which still holds good. Perhaps instead of watching TV I should do something which I used to do several years back. Luckily one of my CA neighbors offered me a part time assignment. I was vouching the cash receipts,



checking Bank reconciliation statements of a primary school instead of doing 'Due diligence', statutory audits of MNC, MIS reports. But I was happy to restart my professional life.

However as my son started spending more time in school I got more free time to look up for another work. I had a fascination of bank audit cause it was giving good money within a short time. Hence I switched my job with one of my friends who was interested in my then assignment. Thus I landed up in my partner's, (Professor, CA/CS Mahesh Gavaskar's careful hands. I still remember the day of my first interaction with him. He is a busy bee and often struggles to keep up to his appointments. He was late by almost forty minutes so I texted him that I am so and so, waiting for interview and now my son will come home so I am leaving.

My boss as per his never say No policy graciously accepted me with all my fallacies. I still remember the apprehension I had while finalizing a tax audit report of a trader after a break of almost eight years. He boosted my confidence by giving me work of merely cross checking the tax audits which he had finalized. This helped me to brush up my knowledge and increased my level of confidence from 10 to 100 within a two months period.

He offered me partnership after three years. It so happened that my fellow employees forced me to ask him for a raise, I went into his cabin and almost choked up. What I asked was whether he has any plans to show me the door cause I was often late.

He was perplexed to hear the question and more so to know the reason. The reason being I just could not leave the house till my son leaves for school although there were my Mother and my husband who used to take better care of him.



In order to pacify me 'poor fellow' offered me a partnership and said now you are not answerable to me so work as per your convenience but just remember one thing that we are professionals and our work should speak for us. There after there was no looking back. He inspired me to become a CS also to gain more insight . He summoned me to none other than Mr Madukar Hiregange's Bangalore office to learn basics of Service tax for a month . In that one month I relived my life as a student leaving behind all my worries and tensions in his able hands. My tenure ended well with a article being published in Tax guru wherein Madhukar sir acknowledged my contribution. It was a pleasant Birthday Gift since it was uploaded exactly on my Birth date.

Now to answer the question, presently my goal is to master GST with my little insightful knowledge of service tax . However someday I would like to teach my woman friends and relatives to become financially literate, to learn the art and science of investing their hard earned money and to act upon it so as to live respectfully after retirement. Finally I believe in woman empowerment but it is equally true that sometimes you are gazed as only a 'woman'. In such case you can definitely pitch in your male partners. On the contrary it is equally true that once you are a professional you cannot take a shelter under feminism. Thus you need to be rational in order to excel in your endeavour.

**-By CA Savita Joshi**

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*Examination.*

- *Husband being a Merchant Navy Officer an amicable visitor*
- *A teenage son who is aspiring to follow his Mother's path since he believes that if his Mother can crack the C A course ,then anybody else can do so !!*