## How a Girl Topped CA Final Exam Against All Pecuniary Odds!

"There is in every true woman's heart, a spark of heavenly fire, which lies dormant in the broad daylight of prosperity, but which kindles up and beams and blazes in the dark hour of adversity," so rightly said Washington Irving, the American author and historian of early 19th century. Mumbai's humble CA. Prema Jayakumar, daughter of an auto-driver, too had similar kind of spark that lightened up her path to success as she topped C.A. Final Examination held in November 2012, defying all pecuniary adversities. A financially poor family background could not dampen her 'never-give-up' spirit while the easily affordable accountancy course showed her the way. Endurance, persistence, perseverance, determination and hard work have been the hallmark of her success. In this write-up, she briefly shares the mantra of her success against all odds...

Money matters, but not as much as endurance, determination and hard work. Ever since I became reasonably aware. I have believed that success comes to those who not only dream while awake but also believe in self with an objective vision. Hard work, determination, and dedication are other ingredients of success. I pursued my education with this thought process in mind while at the same time being fully alive to financial limitations of my parents. So, when it came to choosing a professional course, accountancy was my first choice, not only because it was so very affordable, but also because of values attached to accountancy profession. And it was because of sheer dedication, determination, self-discipline, diligence, effort and whole-hearted support of my parents and teachers that I stood 'All India Rank 1st' in C.A. Final Examination held in November 2012.

"Desire is the key to motivation, but it's determination and commitment to an unrelenting



CA. Prema Jayakumar -CA. Prema Jayakumar (The author is All India Rank 1<sup>st</sup> in November 2012 CA Final Examination. She can be reached at capremajayakumar@gmail.com) pursuit of your goal - a commitment to excellence that will enable you to attain the success you seek," are the words of wisdom so very dear to me.

For me the key factor for success is the hard work. There is no short cut to hard work. I mainly attribute my success to the moral support and guidance of my parents and professors besides self confidence and hard work. So, I take this opportunity to thank my parents as well as teachers.

I did my graduation and post graduation from Nagindas Khandwala College. All the teachers helped me in all respects whenever I needed support. Whenever I had any doubt in any subject I used to contact the professor concerned who took time out to help me. It was because of their continuous guidance only that I stood 2nd Rank and 1st Rank at University level in my B.Com and M.Com examinations respectively.

When I chose 'Chartered Accountancy' as my career, the goal was very clear in my mind I set out for the same with utmost dedication and devotion.

I would like to share some of my strategy for preparing for the accountancy examination for the benefit of others like me. Before starting preparation for the exam, I had prepared time-table for each subject. There should be enough time for revision as well. Institute Materials like Practice Manual and RTP helped me a lot while preparing for the exam. Various examples given in Practice Manual increase our analytical thinking. Mock tests also helped me in writing practice and time management.

Nothing is impossible if we pursue it with hard work. The driving thought should be: "I can do it", "I will do it" and "I have to do it". Where there is a will, there is a way!