

DREAMZZ UNLIMITED



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At the outset, I extend my sincere gratitude to the C.V.O.C.A for providing me this opportunity to share my journey and life experiences with all of you. It will be a moment of great pride for me if I am able to inspire and motivate today's young talent with my story.

My early years

I was born on Diwali in a middle-class family in Mumbai (Native place – Pundi, Mandvi). My father, CA Mukesh Meghji Gangar is a practising Chartered Accountant (CA). My mother, Kusum Mukesh Gangar, a science graduate, took tuitions for school students. She is now a homemaker. I have a younger sibling, Tejash Mukesh Gangar, who is also a CA. Seeing my father build his distinct identity from his family business sowed those early seeds in me to be independent and focus on building a professional career.

I completed my school from St. Anthony's Girls' High School, Chembur. Right from childhood, I always excelled in academics, which laid a strong foundation for my professional career. This was my first milestone achievement. I secured 90% in S.S.C. (10th grade) and stood first in my school. Many advised me to pursue Science. However, I chose to pursue 'Commerce', given the impact and influence this profession had on me since childhood.

Alongside my schooling, as an extra-curricular activity, I completed my 'Black Belt' in Taekwondo.

I joined R. A. Podar College of Commerce & Economics, Matunga. After completing my H.S.C., I continued to pursue Bachelor of Commerce and simultaneously, joined CA course. As a child, my parents have always been my inspiration. Their struggle to build everything from scratch really taught me life lessons. I would like to share some:

1. Consistent hard work and perseverance always pays. Just be patient and never give up.
2. Celebrate failure/ challenge as you would celebrate success. Remember that failure teaches life's greatest lessons and you emerge more stronger.
3. Always be grateful to the Almighty & Nature for whatever you have been blessed with.

My professional career

I cleared my CA Entrance & CA IPCC (Inter) in the first attempt alongside graduation. I secured all India 38th Rank in CA IPCC (Inter) and thereafter, joined my father, CA Mukesh Gangar for articleship. My 9 months articleship stint under him gave me a very good exposure to various services that practising CAs offer like Accounting, Auditing, Consulting, Taxation. This also made me realise my special interest for 'Taxation'.

While working with him, I parallelly started applying for articleship with 'Big 4'. I was very keen to explore the corporate world outside. After a rigorous selection procedure spanning over 3 months comprising of a written examination, Group discussions & multiple rounds of personal interviews, I was shortlisted by 'Ernst & Young India' (EY India) in the Direct Taxation service line. This was the next big milestone for my career. At the time of joining, little did I know that I was embarking on a career defining journey.

I completed my balance 2 years 3 months of articleship with EY India & cleared my CA Final in the first attempt. After qualifying as a CA, I continued with EY India. As I pen down my journey today, I have completed 16+ years with this organisation & successfully made it to Partner in June 2023 this year.

It has been an extremely fulfilling journey at EY India from intern to Partner. I spent the first decade focussing on corporate and international taxation. As I reflect, this organisation gave me the platform to blossom professionally and build my independent identity. It helped me grow holistically as I handled diverse clients, projects and teams.

With 'technology' being the new buzz word, in 2018, I took up the challenge of re-skilling myself and joined a niche service offering with great potential at EY India – Tax Technology & Transformation. This turned out to be one of the best decisions of my career as it helped me unleash a completely different skillset and potential. This move benefitted me in multiple ways:

1. It gave me the opportunity to work with people from diverse professions - engineers, developers, business analysts, project managers etc.
2. Developed very good understanding of clients' business processes and challenges.
3. First-hand experience of developing technology driven tax solutions and be a part of large scale finance and tax transformations driven by technology.

Some more life lessons:

1. Plan well in advance. Know your strengths & weaknesses. The art of capitalising on your strengths & working on your weaknesses is an important life skill.
2. Always take calculated risks. Have a Plan B. Always take responsibility of your decisions – they may work sometimes or may backfire. Key is to learn and move forward.
3. Be financially independent. In today's day and age, with constant uncertainty, financial freedom is important.
4. Upskilling and re-skilling is the new mantra. Everything is changing constantly – agility and adaptability can take you places.
5. Start saving from Day 1 of your professional journey. It's an important habit that needs to be cultivated from early days.

My personal life and interests beyond work

I am married to Jenil Keniya, BE (I.T), MBA (Finance), CCRA™ working as a Senior Credit professional in a boutique Investment Banking Firm raising debt in the form of Structured Finance for Real Estate Sector. Beyond work, travelling and yoga excites me. In fact, I consciously take those regular breaks and explore new places. One lesson this has taught me is invest in life experiences more than materialistic possessions. It brings an altogether different perspective to life.

I would like to thank my family, my professional colleagues, my mentors and my friends who have played their part at various junctures of my life to make me a well-grounded and successful individual.

The views expressed above are of personal nature

