

Hindi

CA Degree Nahi. Experience Nahi. Phir Bhi...

₹50,000 ACCOUNTANT

VOLUME 1:

THE EARNING MINDSET



Dark reality : Why 99%
Never Earn ₹50,000 &
Is 99% Ki Bheed Se
Bahar Kaise Nikalein

CA PIYUSH GUPTA



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₹50,000 ACCOUNTANT

VOLUME 2:

THE EARNING METHODS

25+ Practical method
To Earn ₹50,000
As Fresher With
Complete Strategies

CA PIYUSH GUPTA



₹50,000 ACCOUNTANT

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CA Piyush Gupta

Chartered Accountant · Founder, Smartious Institute

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Yeh Do Books Kyun Hain?

Main jaanta hoon aap kya soch rahe hain.

“Do books? Itna padhna padega? Seedha bata do na — kya karna hai, kaise karna hai, paise kaise aayenge.”

Honest hoon — mera bhi pehla plan wahi tha. Ek book. Methods. Roadmap. Done.

Phir I thought about those 2.5 lakh students jinhe maine guide kiya hai, and I noted one pattern ki — jo log seedha methods pe jaate hain, woh 2 hafte mein chhod dete hain. Aap method read karte hain, mind me ya to aata he ki “wow kya idea hai” ya fir “kehna asaan hai, karna easy rakha hai kya” and dono hi case me aap 2 days me haar maan lete ho. Ek problem aati hai, aap friend se idea discuss karte ho, friend ek baar kehta hai “yeh kaam nahi karega” — aur aap wahi ruk jaate hain. Isliye nahi ki method galat tha. Isliye ki andar “kuch” aisa tha jise pehle address karna chahiye tha.

Woh “kuch” kya hai? Woh log nahi hain. Woh luck nahi hai. Woh market nahi hai.

Woh aapki woh soch hai jo bina awaaz ke silently decide karti rahi hai ki aap kya deserve karte ho. Ki “CA ke bina koi seriously nahi lega.” Ki “Mere sheher mein opportunity hi nahi.” Ki “Ek mahine mein kuch nahi hua toh shayad mujhse nahi hoga.” Yeh cheezein real hain — aur yeh kisi bhi method ko andar se tod deti hain, chahe method kitna bhi achha ho.

Volume 1 inhi cheezon se deal karta hai.

Yeh ek motivational book nahi hai — woh type jisme sab theek lagta hai reading ke waqt aur subah uthke sab bhool jaate hain. Yeh ek honest conversation hai — jo shayad aapne kabhi kisi se nahi ki. Woh chhoti si feeling jo graduation ke baad bhi ghar se ₹500 maangne mein aati hai. Woh “log kya kahenge” ki awaaz jo har decision pe pehle bolti hai. Woh comparison jo kisi aur ki success dekhke andar kuch karta hai. Woh belief ki accounting aur taxation ki duniya sirf CAs ke liye bani hai.

Volume 1 yeh ek ek cheez seedha dikhata hai, naam deta hai, aur in problems ko solve karta hai. Aur jab yeh thoughts break hote hain — tab kuch alag hota hai andar. Ek clarity aati hai. Ek confidence aata hai. Ek honest picture milti hai ki market mein aapki jagah hai, aapki value hai, aur aapka raasta hai.

“Top 1% mein apni jagah banaane se pehle yeh janna
bahut jaruri hai ki 99% ki bheed se bahar kaise nikala
jaye.” — **CA Piyush Gupta**

99% log Rs 50000 monthly se jyada earn nahi kar paate hain, and sabse kamaal ki baat hai ki sab ke case me reasons same hain. Aap bhi abhi us 99% bheed ka hissa hain. Volume 1 apko guide karegi, achhe se samjhayegi, aapki aapse asli pehchaan karayegi and batayegi ki kyu aap 99% wali bheed ka hissa hain and kaise aap us bheed se bahar nikal sakte ho.

99% ki bheed se bahar nikalne ke bad, jaruri hai top 1% logo me shaamil hona jo actually Rs 50,000 monthly se jyada earn karte hain. Volume 2 apko wo methods btayegi – complete methods, with complete strategies and roadmap jisse aap actually Rs 50,000 se jyada earn kar payenge.

Volume 2 aapka action plan hai.

Is mein concrete hai. Multiple routes hain — kyunki har insaan ki situation alag hoti hai. Job chahiye toh ek raasta hai. Khud ki practice banana chahte hain toh doosra. Teaching ya digital earning mein interest hai toh teesra. Ya dono ek saath — hybrid. Aur student ho, fresher ho, ya job mein ho — har situation ke liye ek dedicated blueprint hai jo exactly bata deta hai: abhi kya karo, agale 30 din mein kya, aur 90 din ke baad aap kahan ho sakte hain.

Aur sirf methods nahi — woh problems bhi cover hain jo zaroor aayengi. Kyunki koi bhi real journey mein sirf smooth roads nahi hoti.

Dono milke ek complete picture banate hain: Volume 1 aapko ready karta hai, Volume 2 woh raasta dikhata hai jo tabhi kaam karta hai jab aap ready hote hain.

Volume 1 padhne mein 3–4 ghante lagte hain. Woh 3–4 ghante Volume 2 ko 10 gunaa zyada effective bana dete hain.

Ab Kuch Pages Padhiye — Khud Decide Karo

Aage jo padhne wale hain — woh Volume 1 ke kuch selected pages hain. Poori Volume 1 mein lagbhag 100 pages hain. Volume 2 bhi lagbhag 100 pages ki hai.

Yeh sample teen sections se hai. Introduction — jo pehli line se feel karata hai ki yeh book aapke liye likhi gayi hai. Phir ek chapter jo us feeling ko naam deta hai jo graduation ke baad bhi ghar se paise maangne mein aati hai — woh chhoti si feeling jo andar bahut badi hoti hai. Aur phir ek chapter jisme ek CA khud apni authority se woh belief todta hai jisne lakhon commerce graduates ko rokke rakha hai.

Padhiye. Aur khud decide karo.

INTRODUCTION

Pehle Mujhse Seedhi Baat

Aap yeh book isliye padh rahe hain kyunki kuch toh hai jo theek nahi lag raha.

Shayad aapne graduation complete kar li hai — B.Com, BBA, ya koi aur commerce ki degree. Teen-chaar saal padhte rahe, exams dete rahe, marks laate rahe. Parents khush the. Relatives kehte the — "Beta bahut padha-likha hai."

Aur phir real life shuru hui.

Job dhundhne nikle — toh pata chala ki ₹10,000–15,000 ki starting salary offer ho rahi hai. Ya relatives ne keh diya — "CA kar lo, life set ho jayegi." Kuch ne koshish bhi ki. Kuch clear nahi ho paye. Aur baaqi — ek aisi jagah mein phanse hai jahan na growth hai, na recognition, na khud ko prove karne ka mauka.

Aapki degree ne aapko educated banaya, lekin earning-ready nahi.

Yeh aapki galti nahi hai. Yeh system ka design hai. Hamare schools aur colleges ne hume sikhaya — padhna, marks laana, degree laana. Unhone kabhi nahi sikhaya ki market mein apni value kaise banate hain. Client kaise dhundhte hain. ₹50,000 mahine ka earning engine kaise khada karte hain — bina kisi badi degree ke, bina experience ke, bina kisi "godfather" ke.

Yeh book usi cheez ke baare mein hai.

Hi, I am CA Piyush Gupta.

Chartered Accountant, Founder of Smartious — India's Biggest Tax & Accounts Academy. Mera ek hi mission hai: India ka har accountant ₹10,000–15,000 nahi, balki kam se kam ₹50,000 mahine ki earning kar paaye. Main 2.5 lakh se zyada students ko train kar chuka hoon. Wahi log — zero se shuru karke, confusion mein doobe hue — aaj lakhs per month kama rahe hain. Ek bhi unme se CA nahi tha.

“College ne laakho ki fees aur 3 years ki mehnat ke baad ek degree di. Aur Market ne use ek kaagaz ka tukda keh kar aise side kar diya jaise uska koi matlab hi nahi hai.
Market actually degree maangti hi nahi hai.”

— CA Piyush Gupta

Graduation Ke Baad Bhi Ghar Se Paise Maangna

Ek specific scene yaad karo.

Aap ghar pe hain. Kuch kharidna hai — phone ka recharge, dost ki birthday gift, kuch chhota sa. Aap Papa ya Mummy ke paas jaate hain. "₹500 chahiye."

Woh dete hain — bina kuch kahe. Magar woh moment — woh chhota sa moment — kuch karta hai aapko andar se. Kyunki aap technically adult ho. Degree ho chuki hai. Aur phir bhi — ₹500 ke liye haath failana padta hai.

Paise maangne mein sharm jaisa kuch nahi — magar phir bhi andar se yeh feeling hoti hai ki "main itna bhi nahi kar pa raha jitna mujhe karna chahiye tha."

Yeh Feeling Kahan Se Aati Hai?

Graduation ka ek unspoken promise hota hai — iske baad independence aayegi. Financial freedom aayegi. Aap apne pairon par khade honge.

Jab woh promise poora nahi hota — toh shame aata hai. Aur woh shame aapko do directions mein le jaata hai:

Direction A — aap kuch bhi accept kar lete ho sirf "earning" dikhane ke liye. ₹10,000 ki job. Yeh independence nahi — yeh sirf illusion of independence hai.

Direction B — aap procrastinate karte rehte ho kyunki failure darr se zyada bura lagta hai. Toh kuch try hi nahi karte.

Parents Ki Reality Bhi Samjho

Aapke parents ke liye yeh situation unhe bhi affect karti hai. Woh chahte hain ki aap aage badho. Woh chahte hain ki unhe aapke baare mein proudly kuch batane ka mauka mile. Woh chahte hain ki unki mehnat rang laaye.

Magar yeh bhi sach hai: woh aapke worst critic nahi hain. Woh aapke sabse patient supporter hain. Jo patience unhone di hai — woh use karo. Ek last push ke liye. Ek direction choose karne ke liye.

• • •

Manav — Gorakhpur. B.Com. 8 mahine baad bhi ghar se paise maang raha tha. Ek din papa ne kuch nahi kaha — sirf ek look diya. Woh look Manav ko aaj bhi yaad hai. Usi raat usne decide kiya ki bas. Teen mahine mein ₹13,000. Aur phir kabhi ghar se ₹500 nahi maange.

• • •

Yeh Situation Temporary Hai — Agar Aap Decide Karo

Financial dependence permanent nahi hai — agar aap ek specific decision lete ho. Woh decision hai: skills build karna. Real earning shuru karna — chahe ₹2,000 se hi sahi.

Pehli ₹2,000 jo aap khud kamaoge — woh ₹2,000 sirf paise nahi hain. Woh proof hain — khud ke liye — ki aap kar sakte ho. Us proof ke baad cheezein tezi se badhti hain.

“Pehli khud ki kamayi ka pehla rupaya sirf paisa nahi hota — woh bharosa hota hai khud par, abhimaan hota hai apni mehnat par.” — **CA Piyush Gupta**

The "Only CAs Can Do This" Trap

Yeh chapter main personally bahut seriously leta hoon. Kyunki main khud CA hoon. Aur is myth ko seedha CA ki authority se break kar raha hoon.

Bahut se commerce graduates — aur unke family members — sochte hain: accounting aur taxation ki real duniya sirf CAs ke liye hai. Baaki sab helper hain, data entry karte hain, kabhi bhi meaningful kuch nahi kar sakte.

Yeh belief factually galat hai.

CA License Sirf Kuch Specific Kamon Ke Liye Zaroori Hai:

- Financial statements ka statutory audit
- Tax audit (specific turnover threshold)
- Regulatory certifications aur official signing

Bas. Itni chhoti list hai. Aur isse alag — accounting aur taxation ka ek vast universe hai jo bina CA license ke possible hai:

- GST registration aur monthly return filing
- ITR filing — individuals, sole proprietors
- Bookkeeping aur accounts maintenance
- Tally, Books mein data entry aur reconciliation
- MIS reports banana, Payroll processing
- Tax planning & consultancy — aur bahut kuch...



6 crore+ registered GST taxpayers hain India mein. Active CAs 3–4 lakh ke aaspaas. Ek CA ke liye logically 150+ businesses — impossible hai. Aap woh gap fill kar sakte ho.



Ek CA Firm Ka Structure Socho

Senior CA — sign karta hai, clients se milta hai. Neeche 5–10 junior staff — actual kaam karte hain: GST filing, TDS work, data entry. Woh CA nahi hote. Magar woh achhe paise kama rahe hain.

Fark ek hai: woh kisi aur ke liye kaam karte hain. Aap seedha apne clients ke liye kaam karo — income directly aapko milti hai.

“CA ka focus bade clients par rehta hai. India mein 80% se zyada businesses small hain — shopkeepers, small companies, salary employees. Aapko in 80% logo ko target karna hai. CA se compete kiye bina CA se zyada earn kar sakte ho.” — **CA Piyush Gupta**

Volume 1 ne aapko taiyaar kiya. Magar isse aapne ek rupaya nahi kamaya. Ek client nahi aaya. Ek skill nahi seekhi. Aur yeh deliberate tha.

Kyunki jo log directly methods pe jaate hain — bina mindset ke, bina market reality jaane, bina apni beliefs todne ke — woh

methods try karte hain, fail hote hain, aur kehte hain "yeh kaam nahi karta."

Aap woh galti nahi karenge.

Aapka ground clear hai. Aapki soil ready hai. Ab beej daalne ka waqt hai — Volume 2 mein.

Volume 2 Mein Aapka Action Plan Hai

Volume 1 ne aapko taiyaar kiya. Beliefs todi. Barriers naam diye. Market ka sach samjhaya. Aur Volume 2 woh jagah hai jahan action shuru hota hai.

Ek baat jo is book ke shuru mein hi clear kar di gayi hai: ₹50,000 tak pahunchne ke sirf ek raasta nahi hai. Har insaan alag hai — alag situation, alag time, alag resources. Isliye Volume 2 ne multiple routes cover kiye hain — jisme se aap apna raasta choose karo.

Volume 2 Mein Kya Kya Cover Hoga:

The Easy Earning Ideas — Kal Se Shuru Karo

Kuch methods hain jo zero investment mein, bina office ke, bina purane experience ke — kal se shuru ho sakte hain. Agar aap student hain, ya abhi abhi pehli earning chahte hain — yeh route sabse fast hai. Pehle ₹5,000 se ₹20,000 tak ka realistic raasta yahaan se shuru hota hai.

The Job Route — Strategic Career Positioning

Naukri galat nahi hai — galat naukri galat hai. Kaun si companies genuinely growth deti hain? Kaun sa role 12 mahine mein aapki earning 2x karta hai? Kaise negotiate karte hain salary jo market se upar ho? Aur job endgame nahi hai — kab aur kaise aage badhna hai, woh bhi cover hai.

The Practice Route — Apne Clients, Apni Income

Bina CA bane apni practice, apna work kaise shuru kar sakte hain, kaise apne khud ke boss ban sakte hain. Pehla client kaise milega jab koi aapko jaanta nahi? Kya charge karein shuruat mein? Kitne clients chahiye ₹30,000 monthly ke liye? Kya karo jab client payment nahi karta? Chhote sheher mein practice possible hai ya nahi? Ek achhi practice build karna ek science hai — aur woh science Volume 2 mein clearly cover ki gayi hai.

The Teaching & Creator Route — Knowledge Se Kamaao

Aapki knowledge doosron ko sikhao — aur usi se kamaao. Offline tuition se lekar digital earning tak — yeh route un logon ke liye hai jo sirf client kaam nahi, balki apni knowledge baaki sab ke sath bhi share karna chahte hain and achhi earning karna chahte hain.

The Hybrid Strategy — Sabse Smart Log Yeh Karte Hain

Job + Practice. Practice + Teaching. Content + Services. Ek stable income ek growing income ke saath kaise milti hai — yeh ek skill hai. Volume 2 mein hybrid combinations clearly explain kiye gaye hain — kab switch karo, kab dono saath chhalao, aur kab ek chhodna sahi hai.



Har Profile Ka Apna Blueprint

Volume 2 mein ek dedicated section hai: ₹50,000 Ka Blueprint. Chahe aap:

- Student ho — abhi se earning shuru karna chahte ho
- Fresh graduate ho — pehli real income chahiye
- Job mein ho — side income ya exit plan chahiye

- Chhoti practice hai — usse scale karna chahte ho

Har situation ke liye seedha bata diya gaya hai: abhi kya karo, agale 30 din mein kya, aur 90 din ke baad aap kahan ho sakte hain.

Challenges Ka Honest Jawab

Sirf methods nahi — problems bhi cover hain. Koi course yeh nahi batata ki kya karo jab cheezein plan ke hisaab se nahi chalti. Volume 2 mein dedicated chapters hain: payment nahi aayi, competition badh gaya, ghar waalon ka pressure, slow months — sab kuch.

“Methods kisi ke bhi kaam ke hain — agar woh insaan ready ho. Methods ussi ke kaam aate hain jisne pehle khud ko ready kiya ho. Volume 1 woh kaam karta hai. Volume 2 woh reward deta hai.”

— CA Piyush Gupta

SAMPLE YAHAN KHATAM HOTI HAI.

Poori Kahani Abhi Shuru Hoti Hai.

Aapne abhi jo padha — woh Volume 1 ke 23 chapters mein se sirf 3 hain. Aur Volume 2 ka toh aapne ek word bhi nahi padha — jahan actual methods hain, blueprints hain, aur 90-din ka action plan hai.

Jo cheez aapne abhi feel ki — woh feeling poori book mein har chapter mein hai. Aur uske baad — Volume 2 mein woh answers hain jo aap bahut time se dhundh rahe the.

COMBO MEIN KYA MILEGA :

Volume 1 — The Foundation (~100 pages, 23 Chapters)

Volume 2 — The Methods (~100 pages, 40+ Chapters)

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Aap kuch bada karne ke liye bane the, family ke liye bhi aur apne liye bhi. But society ne kabhi sahi raasta nahi dikhaaya.

Corporate duniya ka ek kadwa sach hai – logo ko sirf utna sikhao ki wo owner liye humesha kaam karte rahein... humesha.... puri Zindagi...

— CA Piyush Gupta