

CA Aarti Kulkarni: Blending Financial Leadership with Entrepreneurship and Social Empowerment

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With 27 years of experience in chartered accountancy, CA Aarti Shailesh Kulkarni has expanded her work beyond finance into modern agriculture, employment generation, women's empowerment and youth development.

In Nagpur's financial, auditing and tax advisory sector, CA Aarti Shailesh Kulkarni has built a professional journey defined by discipline, expertise and entrepreneurial vision. Over 27 years, she has developed A. S. Kulkarni & Associates while also exploring opportunities to support agriculture, create employment and contribute to community development.

Her journey reflects how professional knowledge can become a foundation for wider social and economic initiatives.

Building a Strong Foundation in Finance

Educated at Dharampeth School and College, Aarti Kulkarni demonstrated academic excellence early in her life. She secured first rank in her college during her B.Com. studies and received an open-merit scholarship while pursuing her M.Com.

After qualifying as a Chartered Accountant, she established her own practice. Through auditing, tax advisory, financial planning and institutional consultancy, she began assisting organisations with their financial and compliance-related requirements.

What started as an office in Nagpur gradually expanded to Pune, Thane and Bengaluru. According to the details provided for her profile, the firm now has a workforce of approximately 100 people, with significant participation by women.

This growth reflects her focus on building a professional organisation while creating employment opportunities across different locations.

Institutional Experience and Professional Recognition

CA Kulkarni's experience extends beyond private practice. Her professional work has included auditing and advisory assignments connected with government bodies, municipal corporations, educational institutions and cooperative organisations.

Her reported responsibilities include an appointment as a University Grants Commission-nominated representative on the Finance Committee of Datta Meghe Institute of Higher Education and Research, membership on the management board of a teachers' cooperative bank, and assignments involving various institutions. Her experience also includes auditing work associated with the Reserve Bank of India.

In recognition of her professional contributions, she received the **Idols of Maharashtra Award from the Sakal Group in 2022**, as stated in her profile.

These roles illustrate the breadth of her experience in financial oversight, institutional processes and professional advisory work.

Expanding into Modern Agriculture

Beyond accountancy, Aarti Kulkarni is the founder of **ASK Sheti Farmer Producer Company**. Through this initiative, she is involved in promoting modern agricultural practices and exploring technology-based approaches to improve farming efficiency.

The use of drones for agricultural spraying is one of the approaches highlighted in her work. She is also involved in efforts connected with fish farming, with the aim of creating additional livelihood and employment opportunities.

Her interest in agriculture demonstrates how entrepreneurial thinking can connect financial knowledge with other sectors of the economy. By exploring technology and alternative rural business activities, such initiatives can help broaden the range of opportunities available to farming communities.

Supporting Women and Young Entrepreneurs

Social empowerment is another important part of her journey. Through the **S. K. Foundation**, she supports initiatives related to financial self-reliance, education and entrepreneurship for women and young people.

Her work includes sharing information about government schemes, encouraging young people to consider starting their own businesses and assisting students who need educational support.

Access to information, guidance and financial awareness can help aspiring entrepreneurs understand the steps involved in turning an idea into a viable enterprise. Her initiatives aim to make these resources more accessible while encouraging women and youth to explore opportunities for independent growth.

This commitment adds a community-focused dimension to her professional identity, connecting financial expertise with practical support for people seeking to improve their circumstances.

Family, Learning and Personal Balance

Family support has played an important role in Aarti Kulkarni's journey. Her husband, CA Shailesh Kulkarni, joined her practice after working with a large company for approximately 20 years. Their professional partnership has helped them expand their work through mutual trust and cooperation.

Their daughter, CA Aishwarya Kulkarni, qualified as a Chartered Accountant at the age of 22 and is actively involved in the family practice. Their son, Arjun Kulkarni, is pursuing legal studies at Maharashtra National Law University, Nagpur.

Alongside her professional and social responsibilities, Aarti Kulkarni enjoys spirituality, gardening, reading, yoga and fitness. These interests form part of her effort to maintain balance while managing multiple commitments.

A Broader Vision of Professional Success

CA Aarti Kulkarni's journey brings together financial leadership, entrepreneurship and social responsibility. From developing a chartered accountancy practice to exploring modern agriculture and supporting women and young people, she has pursued opportunities across different fields.

Her story highlights a wider understanding of success—one that combines professional growth with employment generation, education and community participation. By applying her experience to initiatives beyond her core profession, she continues to work towards a vision in which financial knowledge and entrepreneurship can contribute to broader social progress.

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