

Vaishnavi Vilas Jadhav

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SUMMARY:

Recently qualified Chartered Accountant with hands on exposure to Taxation, Auditing, Project Finance and Financial reporting. Proven Ability to analyze financial data, ensured tax compliances and support strategic decision making.

EDUCATION:

COURSE	YEAR	INSTITUTION	MARKS	REMARKS
CA Final	May 2025	The Institute of Chartered Accountant of India	302/600	Secured Exemption in FR.
CA Intermediate	2021-2023	The Institute of Chartered Accountant of India	443/800	Secured Exemption in 2 Subjects.
CA Foundation	Nov 2020	The Institute of Chartered Accountant of India	229/400	Secured Exemption in 3 Subjects.
B.COM.	2019-2022	B.Y.K. College of Commerce, Nashik.	85.96%	First Class with Distinction.
Class XII	Feb 2019	B.Y.K. College of Commerce, Nashik.	88.15%	Scored 90+ marks in 3 Subjects.
Class X	Mar 2020	St. Lawrence High School, Nashik.	94.00%	One of the Rankers in School.

WORK EXPERIENCE

Articled Assistant at Kamal Mahesh Nagpal & Associate, Nashik.

April '22 – April '25

(A well-established CA firm in Nashik, offering personalized tax planning services, litigation, regulatory compliance, advisory services catering to a growing clientele of 300+ SMEs and family- owned business).

Taxation

- Prepared and filed more than **200** Income Tax Returns (**ITRs**) for private companies, partnership firms, sole proprietors and individuals.
- Assisted in drafting and filing more than **70+ Tax Audit Reports** (Form 3CD), including detailed annexures and quantitative details whose annual turnover ranges from **3Cr to 50 Cr.**
- Facilitated **Advance tax workings** and assisted clients in quarterly tax planning to avoid interest & penalties
- Ensured **TDS** compliance under section 194C, 194J, 194H, 194I, 194A; filed via **Form 24Q/26Q and 26QB**.
- Filed **GST monthly returns** including GSTR-1, GSTR-3B and **annual returns** GSTR-9, and GSTR-9C.
- Assisted clients in transitioning to **E-Invoicing & E-way bill compliance**, streamlining the digital documentation process.

Project Financing and Reporting

- Prepared detailed **Project Reports** for SMEs and listed companies for **Term Loans, Working Capital, Loan Renewals**.
- Drafted **CMA Data** including projected P&L, Balance Sheet, Cash Flow, and Ratio Analysis.
- Performed **DSCR and fund flow** analysis to assess loan repayment ability.
- Analyzed **funding structure** repayment schedules, interest coverage for long term finance proposal.
- Prepared **CA-certified documents** including: Net Worth Certificate, Turnover Certificate, No Dues Certificate, Stock & Debtors Certificate, Fixed Assets Certificate for sole proprietors, partnership firm and corporates.

Audit and Assurance

- Performed **vouching**, verification, and scrutiny of ledger accounts during **Audit**.
- Verified purchase/sales invoices, **e-way bills**, and statutory dues including GST, TDS, PF, and ESIC.
- Prepared and verified **Stock Audit reports**. Conducted **data reconciliation** between books of accounts and external records.
- Applied **audit assertions** during audit procedures. Involved in **finalization of accounts**.
- Verified and reconciled **opening balances** with audited financial of previous years. Conducted **scrutiny of ledger** account.
- Assisted in preparing **audit schedules**, gathering audit evidence, and documentation for partner-level review.

Client and Industry Exposure

- Worked with **10–50 crore** turnover clients across multiple sectors including: Textile, Manufacturing, Retail, Service Sector, Food & Hospitality, Medical & Healthcare, Legal Services, Education, Fashion & Apparels, Consumer Goods, Liquor Industry, etc and done sector-specific **accounting, taxation, reporting and assisted in finalization of Financial Statements**.
- Engaged in Tax audit of **Ojhar Textile Market, Ambica Textile Market, M-Track Pvt Ltd, Kupfertech Co-operation, Karhad Bandhuetc.**

Skills; Certifications; Tools and Software; Achievements; Hobbies; Language Known

Technical Skills	: Financial Reporting, Financial Statement Analysis Ratio Analysis, Tax Audit, GST Audit etc.
Soft Skills	: Attention to Detail, Time Management, Quick Learner & Adaptability and Problem Solving
Certifications	: Financial Planning and Analysis (By CA Monk).
Tools and Software	: Microsoft Office Suite (Advance Excel, Word, Power Point), Taxbase Pro, Compu GST, Tally Prime
Extracurricular Activities & Achievements:	: 1. Appointed as a Committee Member of prestigious Scholar Group at B.Y.K. College of Commerce, Nashik for F.Y 2019-2020. 2. Elected as a Member of Student Council at B.Y.K. College of Commerce, Nashik for F.Y. 2019-2020. 3. Successfully completed Elementary & Intermediate Drawing Grade Examination conducted by Government of Maharashtra.
Language Known:	: English, Hindi, Marathi