



Education & Examination Performance

COURSE	YEAR	INSTITUTION	MARKS	REMARKS
CA FINAL(GROUP1)	MAY 2025	ICAI	159/300	Passed
CA FINAL(GROUP2)	NOV 2022	ICAI	200/400	Passed
CA INTERMEDIATE	NOV 2019	ICAI	410/800 (51.25%)	Secured exemption in SM/IT
B.COM	2015-2018	UNIVERSITY OF MUMBAI	498/600 (83%)	Ranked first at district level
XII-HSC	MAR 2014	MUMBAI DIVISIONAL BOARD	541/650 (83.23%)	Topped in ECONOMICS with score of 92/100 out of batch of 200 students
X-SSC	MAR 2012	MUMBAI DIVISIONAL BOARD	432/500 (86.40%)	Topped in Marathi & Social Sciences with score of 94/100

Work Experience

ICICI BANK LTD (Dec 2022-Aug 2023)

Deputy Manager -Band I

Internal Audit- (Retail Assets)	<ul style="list-style-type: none"> Assisted team of 5+ in preparation of Internal Audit Report on quarterly basis. Ensuring effectiveness of internal controls for various bank applications, softwares as well the processes. Review of access controls to bank employees as per authorization matrix of applications. Arranging walkthroughs for team for understanding of process prior to carrying out activities. Co-ordination with team members as well leader for timely execution of audits. Performed audit on farmer finance loan which involved various activities. Carried out audit on various types of credit cards. Carried out operations audit for various activities prioritizing the risk level. Assisted team member in verification of BLG loans files (50+ files)
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RJP & CO Chartered Accountants, Navi Mumbai, Maharashtra (2018-2021)

Leading firm in tax audits & GST compliances comprising of more than 1000 clientele. Following is a brief summary of work at firm:-

Direct Taxation	<ul style="list-style-type: none"> Assisted & prepared Tax Audit Reports (3CA & 3CB) along with schedules of Individuals, Firms, LLPs and Private Companies having a turnover up to Rs 200 crore. Extensively worked on clauses related to TDS, depreciation, section 43B, 40(a), 40A and 269 series of Tax Audit Report. Supervised, prepared and reviewed Income Tax Returns. Worked extensively on ITR-1, ITR-2, ITR-3, ITR-4. Liaising with Income Tax authorities and drafting responses in respect of ITR notices, rectifications. Preparation of Advance Tax calculations and TDS computation of clients and Filing of 24Q and 26Q TDS returns. Preparation of Professional Tax calculations (PTRC & PTEC), challans & filing of returns of 300+ clients.
Indirect Taxation	<ul style="list-style-type: none"> Supervised, planned, executed and reviewed GST Reconciliation Statement (GSTR-9C) of Individuals, Firms, Co-operative Housing Societies, LLPs and Private Companies having a turnover up to Rs 200 crore. Computation and filing of GST Monthly/Quarterly Returns (GSTR 1 & GSTR 3B) of more than 150+ Individuals, Partnership Firms, Co-operative Housing Societies, LLPs and Private Companies having a turnover up to Rs 250 crore. Filing of refund applications for ITC on zero rated supplies, excess and erroneous payments. Assisted & reviewed 10+ junior articles in GST registration (composition scheme), computations, tracking application status, etc. Liaising with GST authorities and drafting responses in respect of notices, refunds applications and other matters.
Auditing & Accounting	<ul style="list-style-type: none"> Conducting statutory audits of Private Companies and worked on areas like opening balances check, 26AS entries, provisions, bank recos, depreciation, fixed assets additions with turnover up to Rs 100 crore. Handled ROC annual filing and other company law compliance for Private Companies and LLPs. Integral team member of branch Statutory Audit assignment of BANK OF INDIA & handled crucial areas of counting of Cash balances, KYC compliances, loan files verification (personal, vehicle, gold, education, housing, FD loans), NPA Provisioning, Fixed Assets additions & depreciation, Interest Subvention, Verification & Vouching of stationery items, lockers, etc along with drafting of LFAR. Handled 10+ Co-operative Societies Audits along with drafting of Audit Report, Form 1&28, Management Representation letter & other documents, vouching & verification.
Miscellaneous	<ul style="list-style-type: none"> Filed Form-13 applications, 15CA-CB certificates and 27Q TDS returns for transactions of 40 lakhs to Rs 1 crore. Led team of Internal Audit for leading Real Estate Developers in Navi Mumbai (45000+flats) where core areas are as below: <ul style="list-style-type: none"> Daily Bank Reconciliation of 15+ banks for transactions of 100 cr+ for its 11 sister concerns. Assisted in automated cheque printing for payments to prevent unauthorized access. Computed & reviewed monthly GST (GSTR1 & GSTR 3B), TDS, Professional tax calculations, prepared challans & filed returns. Verification of Possession Files Statement for its 5+ well known Nano Housing Projects & drafted queries. Checked & made entries for rent agreements, accrued interest certificates, interest on loans (25+banks), sales agreements, credit card statements (10+), customer receipts with GST towards various projects. Matching of inter Co balances, identified differences for transaction ranging from 50 lakhs to 20 crores. Vouching & verification of its major creditors bills amounting to 10 crores to 50 crores & discussing issued faced with the CFO. Matching of 26AS & passing of entries for transaction value of 25 lakhs +.

Skills and Software's

- General** - Basic understanding of MS -Office tools
- Taxation** - Genius and Clear Tax
- Accounting** - Tally ERP

Extra Curricular Achievements

- Bagged **GOLD Medal in Relay 4 x100** (Girls) at Annual Sports amongst 10 house groups (batch of 2012-2013).
- Awarded a badge of **BEST STUDENT AWARD** for overall academic, cultural performance in 10th Grade (batch of 2011-2012 with 450+ students).
- Won **SILVER Medal in Kho-Kho** representing Mumbai University during 2nd year of B.COM (batch of 2015-2016).
- Participated in **HOLY FAITH INTERNATIONAL (HFI) Talent Search Scholarship Exam** & scored 90+ marks at district level(Amongst 500+ students). Participated in deliberations & attended workshop organized by BSE INVESTOR'S PROTECTION FUND on topic 'How to manage money & be smart investor'.
- Assisted **300+ people** from backward areas in nearby locality to book COVID -19 vaccine slots.
- Initiated "**CLEAN CITY CAMPAIGN DRIVE**" towards beach area where wet & dry waste was separated & created awareness among nearby **10+ localities**.