

REETU GAMI

RG

GOREGAON WEST, MUMBAI, INDIA

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Summary

I am a chartered accountant (qualified in May 2025), holding a master's degree in commerce from Mumbai University and a bachelor's degree in commerce from Ghyanshyamdas Saraf Degree College.

With a strong foundation in finance and audit, I have over 9 years of experience spanning real estate project finance, statutory audits, and financial compliance. At H. Rishabhraj Group, I led key financial functions for real estate and infrastructure projects—preparing detailed cash flows, cost sheets, sales MIS, and handling end-to-end loan processing. I ensured compliance with lender requirements, managed mortgage documentation, and supported audits with comprehensive financial reporting.

My audit career included statutory audits of listed companies and foreign subsidiaries under Indian and international GAAPs. I conducted internal control audits (IFCFR), prepared CARO 2020 reports, and assessed financial risks across diverse industries including textiles, IT, healthcare, and hospitality.

Career Objective

Ambitious to leverage my expertise to drive innovative financial solutions, optimize project financing, and contribute to sustainable growth. Eager to take on leadership roles that enable strategic decision-making and enhance organizational efficiency in a dynamic, growth-oriented environment.

Experience

Finance Executive • Nov 2023 – Mar 2025

H. Rishabhraj Group (Builders & Developers) • Mumbai

- Prepared cash flow statements for ongoing real estate and infrastructure projects, ensuring alignment with project timelines and financing needs.
- Developed comprehensive cost sheets with detailed bifurcation of total costs and actual sales MIS in line with the concession plan.
- Analyzed and highlighted key terms from property documents including Conveyance Deeds and Development Agreements.
- Interpreted and incorporated terms of sanction letters, including subsequent modifications, into financial planning and reporting.
- Involved at the final stages of loan processing, ensuring fulfillment of all conditions for loan disbursement.
- Prepared key financial data including cost sheets, area statements, means of finance, and end use statements for disbursement tracking.
- Managed monthly compliance reporting, covering sales MIS, project costs incurred, debt servicing, and repayment status.
- Executed documentation for mortgage properties, including processes from mortgage creation to release deed execution.
- Ensured ongoing compliance with banking and lender requirements, facilitating smooth financial operations and audits.

Finance & Audit Executive • Jan 2023 – Aug 2023

Progressive Surfaces Systems Pvt. Ltd. • Mumbai

- Assisted in the preparation and execution of budgets, including forecasts related to sales, purchases, and associated expenses.
- Generated monthly reports on Accounts Receivable and Payable, including detailed ageing analysis to check outstanding balances and cash flow.

- Performed product-wise costing and analysis of inventory-related costs, contributing to improved pricing strategies and cost control.
- Applied Six Sigma and 5S methodologies within the chemical industry to enhance inventory management and operational efficiency.
- Conducted Audit of Internal financial controls over financial reporting, identifying business control, audit risk and evaluated and documented procedures and controls.

Executive Assistant ▪ Oct 2020 – Aug 2021

RMJ & Associates LLP ▪ Mumbai

- Assisted in the statutory audit of clients (including Listed companies).
- Involved in preparation of CARO 2020 Report and Audit Report for standalone financial statements.
- Conducted Audit of foreign subsidiaries as per respective countries GAAP.
- Conducted Audit of Internal financial controls over financial reporting, identifying business control, audit risk and evaluated and documented procedures and controls.
- Performed IND AS in one of the listed clients for valuation purposes.

Executive Assistant ▪ Dec 2018 – Aug 2021

ASA & Associates LLP ▪ Mumbai

- Assisted in the statutory audit of clients, including listed companies, in compliance with applicable regulatory frameworks.
- Participated in the preparation of the CARO 2020 Report and Audit Report for standalone financial statements.
- Conducted audits of foreign subsidiaries in accordance with respective countries' GAAP (Generally Accepted Accounting Principles).
- Performed audits of Internal Financial Controls over Financial Reporting (IFCFR), including:
 - ❖ Identifying key business processes and control risks,
 - ❖ Evaluating audit risk,
 - ❖ Designing, executing, and documenting testing procedures and control assessments.

Article Trainee ▪ Aug 2015 – Oct 2018

ASA & Associates LLP ▪ Mumbai

- Aided in the statutory audit of clients (including Listed companies).
- Assisted in the statutory audit of various clients (including Listed companies) cutting across various industries including Textile Manufacturing, Liaison Office, Hospitals and Hotel Industry, Racecourse Industry, IT Companies, Food Industries, Pen Manufacturing
- Responsible for review of client SOP's and performing detailed walkthroughs of processes in line with SOP 's to find the process gaps and deviations.
- Managed a wide range of financial statements, line items during the audit -- Receivables, Payroll, Fixed Assets, Other expenses, Revenue etc.
- Attended the stock count procedures and performed inventory roll back testing during statutory audits.

Education

- Cleared CA final examinations- 2025
- Masters in commerce- 2020
- Bachelors in commerce- 2015

Skills

- MS Office (Advanced)
- Tally ERP 9 (Advanced)
- Leadership

Hobbies- Fitness enthusiast; listening to songs; yoga, gardening and cooking;