

JANVI GADHIYA

CHARTERED ACCOUNTANT

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ACADEMIC PROFILE

Examination	Institute	Score (%)	Year	Remarks
CA Final Group 1	ICAI	50%	May 2025	Exemption In Advanced Financial Management
CA Final Group 2	ICAI	56.75%	May 2023	Exemption in Economic Laws and Indirect Tax Laws
CA Intermediate	ICAI	54.25%	Nov 2019	Exemption in Taxation
CA Foundation	ICAI	79%	Nov 2018	Pass with Distinction
Bachelor of Commerce	Veer Narmad South Gujarat University	49%	July 2021	-
GSEB Class XII (Commerce)	V. N. Godhani Kanya Vidhyalay, Surat	90.40%	2017-2018	Obtained 100/100 in Economics and 99/100 in Accountancy and 90+ in the other 3 subjects
GSEB Class X	V. N. Godhani Kanya Vidhyalay, Surat	85.16%	2015-2016	Obtained 90+ in 2 subjects

WORK EXPERIENCE

ATIT SHAH & ASSOCIATES
(having branch in Mumbai)

Articled Assistant

Feb 2020 to Feb 2023
Surat

Financial Analysis:

- Played a key role in the budgeting process for small and medium-sized enterprises (SMEs) by gathering historical financial data, preparing cash flow projections, estimating revenue growth, and analyzing cost behavior to develop accurate short-term and long-term budgets.
- Conducted in-depth working capital analysis for clients in the textile and construction industries, identifying inefficiencies in receivables and inventory management, which helped clients reduce funding gaps and improve cash cycle efficiency.
- Created monthly and quarterly MIS reports in Excel to track key financial performance indicators such as gross and net profit margins, overheads, debtor days, inventory turnover, and budget-to-actual comparisons; helped senior partners present data-driven insights to clients.
- Collaborated with engagement partners in preparing financial presentations and reports, offering strategic recommendations to clients on controlling costs, optimizing resources, and enhancing overall financial performance, thereby aiding in effective decision-making.

Accounting and Finance:

- Prepared accounts of various clientele in textile manufacturing & trading industry, clothing and footwear industry, diamond industry (natural and CVD), construction, FMCG, IT sector and Handled accounting of Individuals, LLPs, HUFs, Firms, Private Companies.
- Analyzed working capital management for a manufacturing client; recommended strategies that improved their liquidity.
- Conducted detailed financial analysis of SMEs, providing management with actionable insights on profitability, working capital, and investment decisions.
- Assisted in preparing annual budgets and financial forecasts, analyzing variances against actual results, and providing actionable insights to optimize resource allocation and achieve organizational financial targets.

Taxation:

- Prepared and filed ITR of over 150+ clients having presumptive and non-presumptive income including NRI, LLPs, HUFs, Firms, Private Companies having business in textile, agriculture, diamond and service provider.
- Reconciliation of AIS, Form 26AS with TDS as per book and managing TDS certificates and collating information for responding to notices related to defaults and prepared and filed TDS return including u/s 194IA, 194IB.
- Co-ordinated with clients to facilitate preparation and submission of 50+ GST returns including GSTR1, GSTR3B, GSTR9, GSTR9C and filed refund application of diversified businesses and supported assessment proceedings of various clients.

Audit:

- Conducted tax audits, statutory audit and internal audit of entities across manufacturing, retail, and services, ensuring compliance with audit standards.
- Examined and verified financial statements for accuracy, completeness, and compliance with applicable accounting standards and regulatory requirements, ensuring the integrity of reported financial information.
- Effectively and efficiently worked as a team member for Branch audit of bank of Baroda and Reviewed loan files and credit documentation during branch audit of Bank.

EXTRA CURRICULAR ACTIVITIES AND ACHIEVEMENTS

- Completed training program Alumni Association of NCC Cadets [AAN].
- Participated in National Level Talent Search Examination organized by JCI India.
- Cleared in National Mathematics Relay Contest (Senior level) by All India Ramanujan Maths Club.

SKILLS

- Technical tools: MS Excel (Intermediate), Genius, Gengst, Tally ERP 9
- Financial Skills: Budgeting, Variance Analysis, MIS Reporting, Financial Modelling (Basic), Working Capital Analysis
- Certificate Course in Office Automation and Internet (CCOI)