

# CA VISHAL KHOT

Finance and accounting professional with strong experience in credit underwriting and Internal audits.

## PROFILE

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## EDUCATION

**CA Final** 📅 2025

The Institute of Chartered Accountants of India

**Exemption in 1 subject**

Score: 323/600 (53.83%)

**CA IPCC**

The Institute of Chartered Accountants of India

Exemption in 1 subject

Score: 357/700 (51%)

**CA CPT**

The Institute of Chartered Accountants of India

First Attempt

Score: 100/200 (50%)

**B. Com.**

Savitribai Phule University

**Scored 70 + in 3 Subjects**

Score: 768/1200(64%)

**M. Com.**

Savitribai Phule University Distance Learning

B.Y.K College

Score: 483/800 (60.38%)

**Class XII Commerce**

B.Y.K College

**Scored 80 + in 3 Subjects**

Score: 529/650 (81.38%)

**Class X**

St. Lawrence High School

**Scored 80 + in 3 Subjects**

Score: 452/550(82.18%)

## AWARDS AND CERTIFICATIONS

**100 hours of Information Technology**

**Training**

The Institute of Chartered Accountants of India

## SKILLS

**Accounting & Finance:** Credit Underwriting, Internal Audits, Bookkeeping, Financial Statement Preparation

**Banking:** Credit Appraisals, Risk Assessment, Loan Processing

**Software:** Tally ERP 9, MS-Word, MS-Excel, CompuTax, CompuTDS, SAP

**Languages:** English, Hindi, Marathi, Kannada

**Other Skills:** Ability to Manage Stress, Time and People effectively, Good Organizing Skills, Good Presentation skills

## EXPERIENCE

**Credit Manager**

ICICI BANK Ltd

📅 Apr 2022 - Jan 2023

- Evaluated and approved credit proposals for **retail, agriculture** customers, ensuring strict adherence to bank policies and regulatory guidelines.
- Performed in-depth credit appraisals by **analyzing financial statements**, assessing **repayment capacity**, and evaluating risk parameters, leading to informed decision-making.
- Oversaw a credit portfolio, achieving a healthy asset quality with a **non-performing asset (NPA)** ratio below industry benchmarks.
- Collaborated effectively with **sales, operational, and technical teams** to streamline loan processing and ensure timely disbursal.
- Proactively **monitored loan accounts** post-disbursal, identifying early warning signs and implementing measures to minimize delinquency rates.
- Optimized turnaround time (TAT)** for credit processes, enhancing efficiency and customer satisfaction within approved parameters.
- Implemented risk mitigation strategies and helped **junior staff** on credit norms and best practices.

**Article Assistant**

Patil Hiran Jajoo & Co

📅 Aug 2016 - Aug 2019

📍 Nashik

## INTERNAL AUDIT

- Reviewed internal controls, operations**, and processes of various departments such as Stores, P&M, HR, **Purchases P2P, Accounts, Security & Safety, IT, LAB & EQA** against standard operating procedures during on-site audits of EPC, Power & Toll Projects of **Ashoka Buildcon having Turnover of 101 Billion**.
- Conducted Audit at Head Office which consisted of Ledger Scrutiny, Vouching of Purchases, Expenses & **Subcontractors RA Bills** along with Agreements, Analyses of Reports.
- Preparation & Discussion of **Internal Audit Report** with the relevant Department Head as well as Project Head.
- Exposure of **Drafting Internal Audit BOD Meeting Presentation** & also had an opportunity to attend the Presentation as an Assistant.
- Conducted **Fixed Asset Verification** focusing mainly on **3 Assertions: Existence, Condition & Completeness** of record of Fixed Assets at Various Sites of the Company.
- Preparation of **Fixed Asset Verification Report** and also assisted Relevant Department Personnel in updating of Fixed Asset Register.
- Testing of **operating effectiveness of internal controls TOC** and Preparation of Test Report and **ICFR**.

## TAXATION

- Assisted in the **preparation and filing of Income Tax Returns (ITRs)** for individuals, firms, LLPs, and companies, ensuring compliance with the Income Tax Act.
- Conducted **tax audit procedures** under Section 44AB including verification of books of accounts, depreciation schedules, and TDS compliance.
- Computed **advance tax, self-assessment tax, and final tax liability** for various assessees.

## MISCELLANEOUS

- Prepared **Books of Accounts & Financial Statements as per AS & Schedule III** including cash flows statement of Corporate Entities having turnover ranging from **Rs.10 Lakhs and above**.
- Experienced in filing of different forms like form for reservation of name, change of name .