

CA Ayush Tiwari

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Professional and Educational Qualification

| Course | Institute/ University/ Board | Year | % / CGPA | Remarks |
|-------------------|---|-----------|----------|-------------------------|
| CA Final Group II | Institute of Chartered Accountants of India | May 2025 | 62.67% | Exemption in 2 subjects |
| CA Final Group I | Institute of Chartered Accountants of India | Nov 2024 | 50.67% | |
| CA Intermediate | Institute of Chartered Accountants of India | Nov 2020 | 62.00% | Exemption in 5 subjects |
| CA CPT | Institute of Chartered Accountants of India | June 2019 | 84.00% | City Rank 1 |
| B. Com. (A&F) | Indira Gandhi National Open University | 2019-22 | 67.00% | Passed with Distinction |
| Class XII | Graphite Higher Secondary School (CBSE) | 2019 | 95.40% | District Rank 2 |
| Class X | Graphite Higher Secondary School (CBSE} | 2017 | 10 CGPA | 10 CGPA in all subjects |

Professional Experience

Sanjay Srivastava & Co. (Bhopal)

Nov' 21 – Mar' 24

Leading CA Firm with 15 partners and 13 registered/branch offices providing a plethora of services for more than last 34 years.

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| Financial Reporting & Accounting | <ul style="list-style-type: none"> Assisted in Preparation of Financial Statements as per Schedule III for different clients. Perform monthly accounting transactions, including accurate recording and review of revenue and expenses, general ledger and sub-ledger management. Review, reconcile and analyze aspects of the financial statements, inclusive of consolidation, reconciliations, allocations, accruals & pre-payments and variance analysis. Performed financial analysis and variance reviews during audits, highlighting revenue leakages, cost overruns, and efficiency gaps for client management. Compiled and interpreted financial data to prepare findings and suggestions for decision-making by senior management. |
| Audit & Assurance | <ul style="list-style-type: none"> Conducted Revenue, Concurrent, and Stock Audits of multiple Bank Branches, including one with ₹5,000+ crore exposure. Identified revenue leakages over ₹50 lakhs, deviations in physical stock, DP discrepancies, and fund diversion, ensuring compliance with RBI guidelines and strengthening internal controls. Reviewed financial operations of a nationalized educational institution (₹100+ crore receipts), identifying ₹75 lakh annual savings through personnel cost optimization and process efficiency improvements. Audited a government company (₹500+ crore turnover), identifying ₹20 crore cost overruns from contract mismanagement, and recommended controls to prevent scope creep. Also led audits for advertising, trading, and hospitality clients, ensuring CARO and Schedule III compliance. Performed Internal Audit and assisted in finalization of accounts of IIT Indore, ensuring compliance with applicable accounting standards and internal financial controls. Conducted Internal audits for the Gujarat State AIDS Control Society involving audit of over 100 NGOs and 200 peripheral units annually, MPT Lake View Residency. |
| Taxation | <ul style="list-style-type: none"> Conducted tax audits and filed 200+ income tax returns across manufacturing, services, trading, petroleum, construction, and liquor sectors; prepared Forms 3CA/3CB/3CD and 60+ TDS/TCS returns, ensuring compliance with the Income Tax Act. Managed GST compliance for 50+ clients, including filing 100+ returns (GSTR-1, 3B, 9, 9C, CMP-08), conducting GST audits for PSUs and banks, ensuring Rule 42/43 compliance, and providing services in GST TDS, registration, and e-invoicing. |

Mukund M. Chitale & Co. (Mumbai)

Mar '21 – Oct' 21

Leading CA Firm with 11 partners having deep expertise in audit, tax, forensic, advisory, and corporate services.

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| Audit & Assurance | <ul style="list-style-type: none"> Independently conducted Concurrent Audit of a Bank Branch, ensuring real-time verification of transactions, compliance with RBI guidelines, and identification of revenue leakages and operational irregularities. Assisted in Central Statutory Audit Limited Review of a Listed Bank, including review of financial statements, testing of large-value transactions, verification of disclosures under Schedule and compliance with RBI guidelines. |
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Skills & Capabilities

- Financial Planning & Analysis:** Budgeting, forecasting, Scenario modelling, and profitability analysis.
- Strategic Finance:** Cost optimization, capital budgeting, and investment appraisal.
- Tools & Technology:** Advanced Excel (macros, dashboards), PowerPoint, ERP systems, and Finacle.
- Communication and Presentation:** Collaborated with cross-functional teams to gather insights.
- Management Reporting:** KPI tracking, variance analysis, and preparation of decision-support reports.

Leadership and Extracurricular

- Led junior articles in **audit assignments**, ensuring proper execution, timely completion, and adherence to auditing standards.
- Won District and Divisional Level **Chess Competitions** in Senior Category.
- Secured **3rd position** in Inter-Group **School Elocution Competition** (Senior Category)