

PRANJAL AGARWAL

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ACADEMIC QUALIFICATION

Examination	Year	Institution	Performance	Remarks
CA Final	May 2024	ICAI	67.33%	Exemption in 5/6 subjects (1st attempt)
CFA Level 1	February 2022	CFA Institute	>90th Percentile	-
CA Intermediate	Nov 2020	ICAI	72.50%	Exemption in all 8/8 subjects (1st attempt & Distinction)
CA Foundation	May 2019	ICAI	77.75%	All India Rank 26
B.Com (H)	2018-2021	St. Xavier's College, Kolkata	7.08 CGPA	Grade A
ISC (XII)	2017	Don Bosco, Park Circus	92%	-
ICSE (X)	2015	Don Bosco, Park Circus	94%	-

Work Experience

EY India LLP (Associate – Transaction Advisory) (March 2025 – Present)

- **Due Diligence and Market cap estimation report**
 - Reviewed and analyzed commercial contracts, loan agreements, and related transactional documents.
 - **Drafted transaction structures** aligning with strategic and regulatory considerations.
 - **Estimated the possible market cap** of the entities in question basis the proposed transaction structures.
 - Assessed transaction impact and value creation for key stakeholders.
- **Drafting Lending guidelines**
 - Conducted **sector research** for non-power sectors such as City Gas Distribution, Road and Industrial parks.
 - Identified project-specific and sectoral lending risks to inform credit decision-making.
 - Developed project risk scoring matrix and drafted lending norms tailored to sector requirements.
 - Prepared **Financial model** for Hybrid Annuity Model (**HAM**), Build Operate Transfer (**BoT**) and Toll Operate Transfer (**ToT**) road sector projects.

Atomberg Technologies Pvt. Ltd. (Manager – Business Finance) (November 2024 – March 2025)

- **MIS preparation & analysis**
 - **Prepared** comprehensive **monthly MIS** including P&L, Balance sheet, Cash flow, Free cash position, WC Dashboards, Monthly & YTD Product P/Ls. Computed, analyzed variances & liaised with respective stakeholders to identify gaps & track performance.
 - **Developed** an **SKU-wise dashboard** to analyze **Topline and ASP** variances against Budget and S&OP targets on a monthly and year-to-date basis.
 - Prepared an SKU wise performance tracker for conducting **Online-offline Gross margin** analysis.
 - Supported the monthly and quarterly financial closing processes to ensure timely and accurate reporting.

CO-PA Implementation

- **Independently led** the implementation SAP CO-PA (Profitability Analysis) for internal reporting and performance tracking.
- Configured GL based CO-PA to enhance margin analysis and profitability reporting.
- Collaborated with cross-functional teams to define allocation cycles, derivation rules for accurate profitability analysis.

Hero Moto Corp Limited (Industrial Trainee) (March 2023 – August 2024)

- **Material procurement & management**
 - Collaborated in execution of audit plans including facilitating kickoff meetings, developing potential audit checkpoints, finalization of audit reports with management comments and target action dates, participating in audit closure meetings, ensuring follow up and timely closure of audit observations.
 - Examined and **analyzed** discrepancies in the **material price settlement process** in terms of frequency, revision and final implementation.
 - Identified inefficiencies and cost saving opportunities in **Share of Business (SOB)** allocation through detailed analysis of procurement process.
 - Highlighted the errors in **part price amendment process** including periodic price computation and approval process, controls around price implementation and completeness of raw material to part price amendment.
 - Reviewed and reported deficiencies in the **supplier selection and onboarding** process.
- **Group company engagements**
 - Assisted and managed audit of **related entities** across **South East Asia and Latam** in areas pertaining to payroll process controls around price listing and discount approvals, Marketing, Dealer contract management, Inventory weighment and scrapping.
 - Analyzed audit results to identify root causes along with consequences, made actionable recommendations and reports with management feedback.
- **Internal Financial Control (IFC)**
 - Tested the **design & operating effectiveness** of internal controls across diverse processes such as Supply Chain Operations, Global Business, Project Engineering, Production Planning & Control, Repairs & Maintenance, New Model Centre.
 - Evaluated risk of override and failure of controls, prepared test sheets & documented test results basis identified checkpoints.

SBA Associates (Article Trainee) (March 2021- February 2023)

- **ICoFR**- Executed evaluation of internal controls for EDPMS-IDMPS department, H2R and P2P processes of a **major** ophthalmic product manufacturer in Asia.
- **Statutory Audit** – Conducted aging analysis of receivables and payables, verified existence and completeness of Capital Work in Progress, assessed balances and dues related to long-term borrowings, treatment of government grants and reported compliance as per CARO 2020 of a **government company**.
- Assisted in preparation of audit report and finalization of financial statements, physical verification of inventory by performing **Floor to sheet & sheet to floor procedures**, Substantive testing for critical areas like payables, receivables, expenses, payroll etc. of a **pharmaceutical manufacturer**.
- Prepared investment review reports by conducting financial analysis, **ratio analysis**, market research, and due diligence on investee companies for a **fund management firm** operated by one of India's largest financiers.
- **Cashflow Review** - Prepared monthly cashflow reports and month on month **variance analysis**. Verified documentation of Bank Guarantee's (BG's) issued, preparing risk profile of BG's on hand and their compliance with **covenants**.
- **ERP Implementation** - Reviewed system-generated NPAs against audited NPAs to identify discrepancies and reported corrective actions.

- **Central Statutory Bank Audit** – Led audit team for audit of **WBSCB**, working specifically on NPA identification, classification and provisioning.
- **Concurrent Audit** – Verified loan sanction, processing, and disbursal compliance for India's **largest** public sector bank.

Extra-Curricular activities /Achievements	
Achievements & Awards	<ul style="list-style-type: none"> • Ranked 2nd Best Presenter in Advance (AICITSS) MCS course organized by ICAI (2023). • Led & managed the CINE Club as its Vice-President for the academic year 2016-17. • Bestowed with Award of Excellence by Sanmarg for outstanding result in Hindi in ICSE (2015). • Grandmaster in Abacus & Gold medalist in 9th International Abacus arithmetic competition. • Gold Medalist in intra-school sports competition with certificates in academics, drama, spell bee and creative writing.
Others	<ul style="list-style-type: none"> • Proficient in using MS Excel, MS Word, MS PowerPoint, SAP, Finacle and TCS BaNCS. • Possess adept analytical abilities along with technical and financial understanding.