

# CHARU AGRAWAL

## Chartered Accountant

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**Summary:** Results-driven Chartered Accountant with expertise in financial analysis, tax-compliance and audit. Experienced in financial planning, and internal controls for small and medium enterprises.

## Professional and Academics Credentials

| Course                | Institution  | Examination     | Year     | Marks                         |
|-----------------------|--|-----------------|----------|-------------------------------|
| Chartered Accountancy | Institute of Chartered Accountants of India (ICAI) | CA Final        | May 2025 | 60% (1 <sup>st</sup> Attempt) |
|                       |  | CA Intermediate | Nov 2023 | 65%                           |
| M.Sc. (Physics)       | Mody University                                    | Post Graduation | 2020     | 90%                           |
| B.Sc.                 | University of Rajasthan                            | Graduation      | 2017     | 76%                           |
| Class 12th            | RBSE   | 12th            | 2014     | 78.60%                        |
| Class 10th            | RBSE   | 10th            | 2012     | 83.17%                        |

## Work Experience

### Article Assistant at Agarwal Singh and Gupta CA Firm

**(July 2022 – June 2025)**

*(Amongst Top 10 CA firms of Sikar, Rajasthan, specializing in Statutory Audit, Taxation, and providing personalized tax planning and payroll processing to over 1000 Clients.)*

#### Taxation and Accounting:

- **Finalized and filed various Income tax Returns** of Proprietors and forecasted income for the payment of tax.
- Conducted the computation and preparation of **TDS/TCS returns**, ensuring compliance with tax regulations.
- Independently executed assignments related to the computation of **Advance Tax**.

#### Indirect Taxation and Accounting:

- Exercised autonomy in efficiently managing and overseeing the entire spectrum of tasks related to GST, including **Registration, Amendments, and Cancellation** processes, showcasing a high level of proficiency and responsibility.
- Prepared and filed **GST Returns** (GSTR-1 and GSTR-3B), handled GST CMP-08 for composition dealers, and led a team in analyzing **GSTR-9** and **GSTR-9C** for **Proprietor and partnership firm** during the initial GST phase.
- Performed detailed monthly and yearly **reconciliations between GSTR-2A and GSTR-3B**, ensuring meticulous alignment of tax data for comprehensive accuracy and compliance

#### Audit and Assurance:

- Implemented efficient **pre-planning audit procedures** like **engagement letters** to streamline the audit and enhance overall effectiveness.
- Conducted a thorough examination of the company's **statutory compliances** and assessed the regularity of depository statutory dues.
- Independently prepared and finalized **Tax Audit** u/s **44AB**, along with **Form 3CA/3CB and 3CD**, with a turnover ranging from **1 crore to 40 crore**, encompassing individuals and businesses.

#### Finance:

- Supervised **Projected, Provisional, and Estimated Financials** of sole proprietors, ensuring comprehensive financial planning and analysis
- Prepared and finalized the books of accounts and Financial Statements of various sole proprietorship and partnership firms.
- Proficient in analyzing financial statements to extract meaningful insights into an organization's **financial performance, liquidity, and profitability** by utilizing various **financial ratios** to assess financial health and identify areas for **improvement**.

### Associate at BANK OF AMERICA (Gift city, Gandhinagar)

**(Oct. 2020- April 2022)**

- Worked in banking and finance field.

## **Extra-Curricular Activities & Achievements**

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- Got **82 marks in Advanced Financial Management** in CA final with exemptions in 3 subjects.
- Exemption in 6 subjects in CA intermediate with 76 marks in paper 4 Taxation and 73 marks in Financial management and economics for finance.
- Got **Recognition Award** from Bank of America as SME of the project & maintaining high accuracy.
- **Awarded scholarship** for entire Master's Degree based on academic performance.
- Obtained **highest grade** in specialization subject in Master's Degree.

## **Proficiency and Fundamental knowledge**

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- Proficient in MS Excel, MS Word and Power point.
- Sound knowledge of Indian Accounting Standards (Ind AS), Schedule III requirements, Standards on Auditing, and CARO 2020.
- Strong communication, leadership, and effective management skills.
- Successfully completed GMCS, Advanced ITT, and Orientation Course conducted by ICAI for development and knowledge relating to information technology.
- Attended Science Academies' tenth Refresher Course on Materials Preparation and Measurement of Properties. Organized by IASc, INSA and NSA at IASc, Bengaluru.
- International Conference on Modern Approaches of Chemical Science and Nanomaterials 2019 Mody University of Science and Technology.
- Language known: English, Hindi and Marwadi.