

# Vaishnavi Vilas Jadhav

Contact No. +91 9763356619 | [vaishnavijadhav789@gmail.com](mailto:vaishnavijadhav789@gmail.com) | LinkedIn: [vaishnavijadhav20](https://www.linkedin.com/in/vaishnavijadhav20)

## SUMMARY:

Recently qualified Chartered Accountant with hands on exposure to Taxation, Auditing, Project Finance and Financial reporting. Proven Ability to analyze financial data, ensured tax compliances and support strategic decision making.

## EDUCATION:

COURSE	YEAR	INSTITUTION	MARKS	REMARKS
CA Final	May 2025	The Institute of Chartered Accountant of India	302/600	Secured <b>Exemption in FR.</b>
CA Intermediate	2021-2023	The Institute of Chartered Accountant of India	443/800	Secured <b>Exemption in 2 Subjects.</b>
CA Foundation	Nov 2020	The Institute of Chartered Accountant of India	229/400	Secured <b>Exemption in 3 Subjects.</b>
B.COM.	2019-2022	B.Y.K. College of Commerce, Nashik.	85.96%	First Class with Distinction.
Class XII	Feb 2019	B.Y.K. College of Commerce, Nashik.	88.15%	Scored <b>90+ marks</b> in 3 Subjects.
Class X	Mar 2020	St. Lawrence High School, Nashik.	94.00%	One of the Rankers in School.

## WORK EXPERIENCE

### Articled Assistant at Kamal Mahesh Nagpal & Associate, Nashik.

April '22 – April '25

(A well-established CA firm in Nashik, offering personalized tax planning services, litigation, regulatory compliance, advisory services catering to a growing clientele of 300+ SMEs and family- owned business).

#### Taxation

- Prepared and filed more than **200** Income Tax Returns (**ITRs**) for private companies, partnership firms, sole proprietors and individuals.
- Assisted in drafting and filing more than **70+ Tax Audit Reports** (Form 3CD), including detailed annexures and quantitative details whose annual turnover ranges from **3Cr to 50 Cr.**
- Facilitated **Advance tax workings** and assisted clients in quarterly tax planning to avoid interest & penalties
- Ensured **TDS** compliance under section 194C, 194J, 194H, 194I, 194A; filed via **Form 24Q/26Q and 26QB.**
- Filed **GST monthly returns** including GSTR-1, GSTR-3B and **annual returns** GSTR-9, and GSTR-9C.
- Assisted clients in transitioning to **E-Invoicing & E-way bill compliance**, streamlining the digital documentation process.

#### Project Financing and Reporting

- Prepared detailed **Project Reports** for SMEs and listed companies for **Term Loans, Working Capital, Loan Renewals.**
- Drafted **CMA Data** including projected P&L, Balance Sheet, Cash Flow, and Ratio Analysis.
- Performed **DSCR and fund flow** analysis to assess loan repayment ability.
- Analyzed **funding structure** repayment schedules, interest coverage for long term finance proposal.
- Prepared **CA-certified documents** including: Net Worth Certificate, Turnover Certificate, No Dues Certificate, Stock & Debtors Certificate, Fixed Assets Certificate for sole proprietors, partnership firm and corporates.

#### Audit and Assurance

- Performed **vouching**, verification, and scrutiny of ledger accounts during **Audit.**
- Verified purchase/sales invoices, **e-way bills**, and statutory dues including GST, TDS, PF, and ESIC.
- Prepared and verified **Stock Audit reports.** Conducted **data reconciliation** between books of accounts and external records.
- Applied **audit assertions** during audit procedures. Involved in **finalization of accounts.**
- Verified and reconciled **opening balances** with audited financial of previous years. Conducted **scrutiny of ledger** account.
- Assisted in preparing **audit schedules**, gathering audit evidence, and documentation for partner-level review.

#### Client and Industry Exposure

- Worked with **10–50 crore** turnover clients across multiple sectors including: Textile, Manufacturing, Retail, Service Sector, Food & Hospitality, Medical & Healthcare, Legal Services, Education, Fashion & Apparels, Consumer Goods, Liquor Industry, etc and done sector-specific **accounting, taxation, reporting and assisted in finalization of Financial Statements.**
- Engaged in Tax audit of **Ojhar Textile Market, Ambica Textile Market, M-Track Pvt Ltd, Kupferteck Co-operation, Karhad Bandhu** etc.

## Skills; Certifications; Tools and Software; Achievements; Hobbies; Language Known

Technical Skills	: Financial Reporting, Financial Statement Analysis Ratio Analysis, Tax Audit, GST Audit etc.
Soft Skills	: Attention to Detail, Time Management, Quick Learner & Adaptability and Problem Solving
Certifications	: Financial Planning and Analysis (By CA Monk).
Tools and Software	: Microsoft Office Suite (Advance Excel, Word, Power Point), Taxbase Pro, Compu GST, Tally Prime
Extracurricular Activities & Achievements:	: 1. Appointed as a <b>Committee Member</b> of prestigious <b>Scholar Group</b> at B.Y.K. College of Commerce, Nashik for F.Y 2019-2020. 2. Elected as a <b>Member</b> of <b>Student Council</b> at B.Y.K. College of Commerce, Nashik for F.Y. 2019-2020. 3. Successfully completed <b>Elementary &amp; Intermediate Drawing Grade Examination</b> conducted by Government of Maharashtra.
Language Known:	: English, Hindi, Marathi