

Bhagyashree Jadhav

Chartered Accountant

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Academic Qualifications

Examination	Year	Board/Institution	% / CGPA
2025	CA Final	ICAI	62.83%
2021	CA Intermediate	ICAI	60.38%
2020	Bachelor of Commerce	R A Podar College (University of Mumbai)	8.29 CGPA
2017	Class XII	Mulund College of Commerce	90%
2015	Class X	C R M Oak High School (State Board)	92.8%

Work Experience

Freelance Audit & Tax Consultant		Dec 2022 – Present
Associated with multiple CA Firms		<ul style="list-style-type: none">Provided freelance support for statutory audits, GST return filing, and income tax return preparation for individualsAssisted in finalization of accounts, reviewed and filed ROC forms (AOC-4, MGT-7, DIR-12, ADT-1) for private limited companiesMaintained confidentiality and ensured delivery of time-bound assignments with quality
Article Trainee – N S M & CO		Feb 2022 – Aug 2022
Direct Tax & other areas		<ul style="list-style-type: none">Prepared and filed Income Tax Returns for individuals, proprietorships, businessesConducted stock audits for manufacturing clients to verify inventory records and physical stockEnsured timely filings and compliance with Companies Act, 2013 and ROC deadlines
Article Trainee – G M A S & Associates, Mumbai		Jul 2019 – Feb 2022
Concurrent Audit		Concurrent Audit – Saraswat Bank (Powai & Prabhadevi), Syndicate Bank (Byculla) <ul style="list-style-type: none">Conducted day-to-day transactional audits to ensure compliance with RBI, internal bank policies, KYC/AML normsAudited loan files for adherence to sanction terms, documentation, and post-disbursement monitoringReviewed bank guarantees (BGs), letters of credit (LCs), and other off-balance sheet itemsMonitored income leakage, interest application, and detection of fraud-prone transactionsChecked NPA identification, asset classification, and provisioning as per RBI guidelinesPrepared monthly audit reports highlighting exceptions and suggesting corrective actionsFamiliar with CBS platforms like Finacle & involved in surprise cash verification and ATM audits
Indirect Tax		<ul style="list-style-type: none">Prepared and filed GST Returns (GSTR-1, GSTR-3B, GSTR-9/9C) for various clients including proprietorships, firms, and companies, GST Reconciliation of GSTR-2A/2B with purchase registers and books of accounts for Input Tax Credit (ITC) validationAssisted in GST audit and preparation of audit reports, including turnover reconciliation and verification of ITCVerified e-way bills, place of supply, and classification of goods/services for compliance review
Statutory Audit		<ul style="list-style-type: none">Conducted statutory audits for companies in sectors like manufacturing and service industryVerified financial statements and ensured compliance with Accounting Standards (AS/Ind AS) and Schedule III requirements & prepared and reviewed audit working papers, checklists as per firm audit methodologyPerformed vouching, ledger scrutiny, and analytical procedures for revenue, purchases, expenses, and provisions & assisted in statutory reporting including CARO, Notes to Accounts

Other Information

Skills & Achievements	<ul style="list-style-type: none">Advanced knowledge of Microsoft Office Suite, including Excel, Word, and PowerPoint for data analysis, reporting, and presentation.Demonstrated expertise in planning, task prioritization, and effective delegation of work within team.Awarded for proficiency in English by University of Cambridge ESOL flyers examination
Strength	<ul style="list-style-type: none">Committed to consistently achieving deadlines while maintaining attention to detailInitiative-taking and meticulous, maintaining focus on achieving daily and long-term objectives.