

CA VISHAL KHOT

Finance and accounting professional with strong experience in credit underwriting and Internal audits.

PROFILE

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EDUCATION

CA Final 📅 2025
The Institute of Chartered Accountants of India
Exemption in 1 subject
Score: 323/600 (53.83%)

CA IPCC
The Institute of Chartered Accountants of India
Exemption in 1 subject
Score: 357/700 (51%)

CA CPT
The Institute of Chartered Accountants of India
First Attempt
Score: 100/200 (50%)

B. Com. 📅 2017
Savitribai Phule University
Scored 70 + in 3 Subjects
Score: 768/1200(64%)

M. Com. 📅 2019
Savitribai Phule University Distance Learning
B.Y.K College
Score: 483/800 (60.38%)

Class XII Commerce 📅 2014
B.Y.K College
Scored 80 + in 3 Subjects
Score: 529/650 (81.38%)

Class X 📅 2012
St. Lawrence High School
Scored 80 + in 3 Subjects
Score: 452/550(82.18%)

AWARDS AND CERTIFICATIONS

100 hours of Information Technology Training
The Institute of Chartered Accountants of India

SKILLS

Accounting & Finance: Credit Underwriting, Internal Audits, Bookkeeping, Financial Statement Preparation

Banking: Credit Appraisals, Risk Assessment, Loan Processing

Software: Tally ERP 9, MS-Word, MS-Excel, CompuTax, CompuTDS, SAP

Languages: English, Hindi, Marathi, Kannada

Other Skills: Ability to Manage Stress, Time and People effectively, Good Organizing Skills, Good Presentation skills

EXPERIENCE

Credit Manager 📅 Apr 2022 - Jan 2023
ICICI BANK Ltd

- Evaluated and approved credit proposals for **retail, agriculture** customers, ensuring strict adherence to bank policies and regulatory guidelines.
- Performed in-depth credit appraisals by **analyzing financial statements**, assessing **repayment capacity**, and evaluating risk parameters, leading to informed decision-making.
- Oversaw a credit portfolio, achieving a healthy asset quality with a **non-performing asset (NPA)** ratio below industry benchmarks.
- Collaborated effectively with **sales, operational, and technical teams** to streamline loan processing and ensure timely disbursal.
- Proactively **monitored loan accounts** post-disbursal, identifying early warning signs and implementing measures to minimize delinquency rates.
- **Optimized turnaround time (TAT)** for credit processes, enhancing efficiency and customer satisfaction within approved parameters.
- Implemented risk mitigation strategies and helped **junior staff** on credit norms and best practices.

Article Assistant 📅 Aug 2016 - Aug 2019
Patil Hiran Jajoo & Co 📍 Nashik

INTERNAL AUDIT

- **Reviewed internal controls, operations**, and processes of various departments such as Stores, P&M, HR, **Purchases P2P, Accounts**, Security & Safety, IT, LAB & EQA against standard operating procedures during on-site audits of EPC, Power & Toll Projects of **Ashoka Buildcon having Turnover of 101 Billion**.
- Conducted Audit at Head Office which consisted of Ledger Scrutiny, Vouching of Purchases, Expenses & **Subcontractors RA Bills** along with Agreements, Analyses of Reports.
- Preparation & Discussion of **Internal Audit Report** with the relevant Department Head as well as Project Head.
- Exposure of **Drafting Internal Audit BOD Meeting Presentation** & also had an opportunity to attend the Presentation as an Assistant.
- Conducted **Fixed Asset Verification** focusing mainly on **3 Assertions: Existence, Condition & Completeness** of record of Fixed Assets at Various Sites of the Company.
- Preparation of **Fixed Asset Verification Report** and also assisted Relevant Department Personnel in updating of Fixed Asset Register.
- Testing of **operating effectiveness of internal controls TOC** and Preparation of Test Report and ICFR.

TAXATION

- Assisted in the **preparation and filing of Income Tax Returns (ITRs)** for individuals, firms, LLPs, and companies, ensuring compliance with the Income Tax Act.
- Conducted **tax audit procedures** under Section 44AB including verification of books of accounts, depreciation schedules, and TDS compliance.
- Computed **advance tax, self-assessment tax, and final tax liability** for various assessees.

MISCELLANEOUS

- Prepared **Books of Accounts & Financial Statements as per AS & Schedule III** including cash flows statement of Corporate Entities having turnover ranging from **Rs.10 Lakhs and above**.
- Experienced in filing of different forms like form for reservation of name, change of name .