

Ayush Garodia

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ACADEMIC QUALIFICATIONS								
Year	Examination/Degree	Institute/Board	Percentage	Remarks				
2025	CA Final	ICAI	65%	4 Exemptions (60%+)				
2022	CA Intermediate	ICAI	64.75%	6 Exemptions (60%+)				
2021	CA Foundation	ICAI	72%	Distinction				
2024	CFA Level 1	CFA Institute	-	First Attempt				
2023	B. Com.	IGNOU	60.25%	First Division				
2021	Class XII	CBSE	93.20%	-				
2019	Class X	CBSE	91.20%	-				
WORK EXPERIENCE				August 2022 – Present				
Articleship	KPMG India (BSR & CO. LLP), Mumbai Staff Accountant Audit & Assurance							
Financial Service – US GAAP Audit	<ul style="list-style-type: none"> Performed US GAAP Audit of one of the largest private sector listed banks with an asset base of Rs 39 lakh crore. Independently handled work and reviews related to process understanding, design & implementation & operating effectiveness of controls across key credit areas such as credit sanctioning, credit monitoring and loan disbursement in the wholesale banking segment. Audited the key merger transaction amounting to Rs 1 lakh crore of the corporate loan portfolio of the bank with the parent non-banking financing entity. Identified and reported control deficiencies related to the significant corporate loan product, driving improvements in risk management. Performed analytical procedures on interest income, based on movements in benchmark rates divided into fixed/variable rated loans, maturity patterns, and segments. Evaluated bank's loan sanctioning process, including decision-making criteria used by the credit team. 							
Financial Service – Statutory Audit	<ul style="list-style-type: none"> Led statutory audit of private investment banking company with a turnover of Rs 170 crore. Conducted analytical review of revenue stream to identify trends, uncover anomalies, and support strategic insights for performance improvement and client decision-making Engaged in the overall planning, client coordination and closure of the assignments including preparation of critical internal and client deliverables like audit reports, audit committee presentations and management letters. 							
EXTRA-CURRICULAR ACTIVITIES AND ACHIEVEMENTS								
Awards & Recognition	<ul style="list-style-type: none"> Awarded with 'KPMG Kudos Award' (Performance Excellence) twice for showing commitment towards delivering excellence. Awarded with "KPMG Super KI Team Award" for delivering quality and adhering to timelines with the complexities involved. Awarded by ICAI (CIRC branch) of serving as a proud volunteer in national conference for CA students – 2022. 							
Position of Responsibility	<ul style="list-style-type: none"> Head Boy (2020-21): leading student body, organized events, fostering a thrive academic and social environment through innovative initiatives. Active volunteer in Robinhood army (a non-governmental organization). 							
Skills and Other Information	<ul style="list-style-type: none"> Software skills: Hands on experience in MS office products (excel, word, power point) & CaseWare IDEA Software. Languages: English, Hindi 							
BEYOND ARTICLESHP – FINANCIAL ANALYSIS								
<ul style="list-style-type: none"> Conversant with business and financial analytical methods which include analyzing KPIs, ratio analysis, trend comparisons, Y-o-Y/ Q-o-Q periodic review and vertical and horizontal analysis. Working on preparation of financial models using DCF, FCF analysis and EBITDA multiple method. 								