



## Education & Examination Performance

COURSE	YEAR	INSTITUTION	MARKS	REMARKS
CA FINAL(GROUP1)	MAY 2025	ICAI	159/300	Passed
CA FINAL(GROUP2)	NOV 2022	ICAI	200/400	Passed
CA INTERMEDIATE	NOV 2019	ICAI	410/800 (51.25%)	Secured exemption in SM/IT
B.COM	2015-2018	UNIVERSITY OF MUMBAI	498/600 (83%)	Ranked first at district level
XII-HSC	MAR 2014	MUMBAI DIVISIONAL BOARD	541/650 (83.23%)	Topped in ECONOMICS with score of 92/100 out of batch of 200 students
X-SSC	MAR 2012	MUMBAI DIVISIONAL BOARD	432/500 (86.40%)	Topped in Marathi & Social Sciences with score of 94/100

## Work Experience

### ICICI BANK LTD (Dec 2022-Aug 2023)

#### Deputy Manager -Band I

##### Internal Audit- (Retail Assets)

- Assisted team of 5+ in preparation of **Internal Audit Report** on quarterly basis.
- Ensuring **effectiveness of internal controls** for various bank applications, softwares as well the processes.
- Review of **access controls** to bank employees as per authorization matrix of applications.
- Arranging **walkthroughs** for team for understanding of process prior to carrying out activities.
- Co-ordination** with team members as well leader for **timely execution of audits**.
- Performed audit on **farmer finance** loan which involved various activities.
- Carried out audit on various **types of credit cards**.
- Carried out **operations audit** for various activities prioritizing the risk level.
- Assisted team member in verification of BLG loans files (50+ files)**

### RJP & CO Chartered Accountants, Navi Mumbai, Maharashtra (2018-2021)

Leading firm in tax audits & GST compliances comprising of more than 1000 clientele. Following is a brief summary of work at firm: -

##### Direct Taxation

- Assisted & prepared **Tax Audit Reports (3CA & 3CB) along with schedules** of Individuals, Firms, LLPs and Private Companies having a **turnover up to Rs 200 crore**.
- Extensively worked on clauses related to **TDS, depreciation, section 43B, 40(a), 40A and 269 series** of Tax Audit Report.
- Supervised, prepared and reviewed Income Tax Returns. Worked extensively on **ITR-1, ITR-2, ITR-3, ITR-4**.
- Liaising** with Income Tax authorities and **drafting responses in respect of ITR notices, rectifications**.
- Preparation of **Advance Tax calculations and TDS computation** of clients and Filing of **24Q and 26Q TDS returns**.
- Preparation of **Professional Tax calculations (PTRC & PTEC)**, challans & filing of returns of **300+ clients**.

##### Indirect Taxation

- Supervised, planned, executed and reviewed **GST Reconciliation Statement (GSTR-9C)** of Individuals, Firms, Co-operative Housing Societies, LLPs and Private Companies having a **turnover up to Rs 200 crore**.
- Computation and filing of **GST Monthly/Quarterly Returns (GSTR 1 & GSTR 3B)** of **more than 150+** Individuals, Partnership Firms, Co-operative Housing Societies, LLPs and Private Companies having a **turnover up to Rs 250 crore**.
- Filing of **refund applications** for ITC on zero rated supplies, excess and erroneous payments.
- Assisted & reviewed **10+ junior articles in GST registration (composition scheme)**, computations, tracking application status, etc.
- Liaising** with GST authorities and **drafting responses in respect of notices, refunds applications and other matters**.

##### Auditing & Accounting

- Conducting **statutory audits** of Private Companies and worked on areas like opening balances check, 26AS entries, provisions, bank recos, depreciation, fixed assets additions **with turnover up to Rs 100 crore**.
- Handled **ROC annual filing** and other company law compliance for Private Companies and LLPs.
- Integral team member of branch **Statutory Audit assignment of BANK OF INDIA** & handled crucial areas of counting of Cash balances, KYC compliances, loan files verification (personal, vehicle, gold, education, housing, FD loans), NPA Provisioning, Fixed Assets additions & depreciation, Interest Subvention, Verification & Vouching of stationery items, lockers, etc along with **drafting of LFAR**.
- Handled **10+ Co-operative Societies Audits along with drafting of Audit Report, Form 1&28, Management Representation letter** & other documents, vouching & verification.

##### Miscellaneous

- Filed **Form-13 applications, 15CA-CB certificates and 27Q TDS returns** for transactions of **40 lakhs to Rs 1 crore**.
- Led team** of Internal Audit for **leading Real Estate Developers in Navi Mumbai (45000+flats)** where core areas are as below:
  - Daily **Bank Reconciliation** of 15+ banks for **transactions of 100 cr+** for its **11 sister concerns**.
  - Assisted in **automated cheque printing** for payments to prevent unauthorized access.
  - Computed & reviewed monthly GST (**GSTR1 & GSTR 3B**), TDS, **Professional tax** calculations, prepared challans & filed returns.
  - Verification of **Possession Files Statement** for its 5+ well known Nano Housing Projects & drafted queries.
  - Checked & made entries for **rent agreements, accrued interest certificates, interest on loans (25+banks)**, sales agreements, credit card statements (10+), **customer receipts with GST** towards various projects.
  - Matching of inter Co balances, identified differences** for transaction ranging from **50 lakhs to 20 crores**.
  - Vouching & verification of its **major creditors bills** amounting to **10 crores to 50 crores & discussing issued faced with the CFO**.
  - Matching of 26AS** & passing of entries for transaction value of **25 lakhs +**.

## Skills and Software's

- General** - Basic understanding of MS -Office tools
- Taxation** - Genius and Clear Tax
- Accounting** - Tally ERP



## Extra Curricular Achievements

- Bagged **GOLD Medal in Relay 4 x100** (Girls) at Annual Sports amongst 10 house groups (batch of 2012-2013).
- Awarded a badge of **BEST STUDENT AWARD** for overall academic, cultural performance in 10<sup>th</sup> Grade (batch of 2011-2012 with 450+ students).
- Won **SILVER Medal in Kho-Kho** representing Mumbai University during 2<sup>nd</sup> year of B.COM (batch of 2015-2016).
- Participated in **HOLY FAITH INTERNATIONAL (HFI) Talent Search Scholarship Exam** & scored 90+ marks at district level(Amongst 500+ students).  
Participated in deliberations & attended workshop organized by BSE INVESTOR’S PROTECTION FUND on topic ‘How to manage money & be smart investor’.
- Assisted **300+ people** from backward areas in nearby locality to book COVID -19 vaccine slots.
- Initiated **“CLEAN CITY CAMPAIGN DRIVE”** towards beach area where wet & dry waste was separated & created awareness among nearby **10+ localities**.