

ANKIT BARFA (chartered Accountant)

DOB- 16/05/1999

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Current Employer- ICICI Bank – Credit Manager (Deputy Manager II)

- Conducted detailed **analyses of audited financial statements** of large corporates, SMEs, and consortium borrowers. Evaluated income statements, balance sheets, and cash flow statements to assess the financial health, business performance, and repayment capacity of clients.
- Prepared and reviewed Credit Monitoring Arrangement (CMA) reports as part of funding facility. Analyzed **projections vs. actuals**, fund flow statements, and break-even analysis to assess the viability of credit facilities.
- Worked closely with relationship managers and clients to validate assumptions and projections, ensuring realistic financial modeling
- Assessed **provisional and unaudited financials** to expedite credit decision-making in time-sensitive proposals. Ensured integrity and reliability of data through cross-verification with GST returns, bank statements, and management discussions.
- Performed comprehensive **ratio analysis** including liquidity ratios, solvency ratios, profitability ratios, and turnover ratios. Utilized Debt Service Coverage Ratio (DSCR), Interest Coverage Ratio (ICR), and Current Ratio as key metrics for sanctioning limits.

Article ship Experience

B. L. LACHHETA & Co (INDORE) January 2020 – January 2023

- Prepared and filed income tax returns for a diverse client base, including individuals and small businesses.
- Handled comprehensive TDS compliance responsibilities, including preparation and filing of TDS returns, ensuring strict adherence to regulatory guidelines and deadlines.
- Managed GST registration process for clients, ensuring compliance with regulatory requirements and timeliness
- Prepared and filled GST returns (GSTR1, GSTR3B, etc.)
- Conducted statutory audits for a diverse portfolio of clients and Planned and executed audit engagements in accordance with auditing standards and regulatory requirements.
- Experienced in auditing Property, Plant, and Equipment (PPE), Trade Receivables, and Trade Payables, ensuring accuracy & compliance.
- Conducted internal audits of currency chests to ensure compliance with RBI (Reserve Bank of India) guidelines and operational efficiency in cash management.
- Participated in surprise audits of ICICI banks to verify compliance with regulatory requirements.
- Preparation of Books of Accounts & Financial Statements as per AS & Schedule III including cash flows of Corporate Entities having Turnovers in range of ₹ 20-30 crores.

EDUCATION

Professional		
ACCA	The Association of Chartered certified Accountants	9/13 (Pursuing)
CA Final Group I	The Institute of Chartered Accountants of India	May 2024
CA Final Group II	The Association of Chartered certified Accountants	May 2023
CA Intermediate Group II	The Institute of Chartered Accountants of India	July 2021
CA Intermediate Group I	The Institute of Chartered Accountants of India	May 2019
CA CPT	The Institute of Chartered Accountants of India	Dec 2016

Bachelor of Commerce

B.com	Devi Ahilya University Indore	2019 (56%)
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Higher Education

12th	Madhya Pradesh Board of Secondary Education	2016 (78%)
10th	Madhya Pradesh Board of Secondary Education	2014 (80%)

TECHNICAL KNOWLEDGE

| Good insight of audit | Thorough knowledge about GST & income tax | Tally ERP 9 | MS Office (Word, Excel, PowerPoint) |

SKILLS

| Adaptable to new environment | Team work and integrity | Discipline in work | Ready to take initiatives |

CERTIFICATIONS

| Microsoft Excel | Power Bi (Pursuing) | SEBI Investor Certification Examination |