

# RISHI TOSHNIWAL

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ACADEMIC QUALIFICATIONS & ACHIEVEMENTS			
Year	Degree/Examination	Board/Institute	%/Marks Obtained
May 25	CA Final	Institute of Chartered Accountants of India	350/600
Dec 23	B.COM[A&F]	Indira Gandhi National Open University	630/1200
Nov 21	CA Intermediate	Institute of Chartered Accountants of India	405/800
Nov 19	CA Foundation	Institute of Chartered Accountants of India	206/400
Mar 19	Class XII	SD Jain Modern School, CBSE	81.40 %
Mar 17	Class X	SD Jain Modern School, CBSE	8.00 CGPA
KEY SKILLS AND CERTIFICATIONS			
Skills	<ul style="list-style-type: none"><li>- <b>Technical skills</b> - Financial analysis, DCF modelling, Valuation, Market research</li><li>- <b>Tools</b> - MS Excel, MS PowerPoint, Financial Databases (Screener.in), ERP softwares</li></ul>		
Certifications	<ul style="list-style-type: none"><li>- <b>Completed Financial Modeling &amp; Valuation Course</b>, gaining hands-on experience in<ul style="list-style-type: none"><li>- Building integrated <b>3-statement financial models</b></li><li>- Performing <b>DCF valuations</b> and applying <b>various valuation techniques</b></li></ul></li><li>- <b>NISM Series-VIII</b>- Equity Derivatives Certificate by SEBI</li><li>- <b>Advance IT Certificate</b> – Conducted by ICAI</li></ul>		
WORK EXPERIENCE			
Article Trainee, NAMS & Co.		June 2022 – March 2025	
Article Trainee, D.V Shah & Associates			
Taxation	<ul style="list-style-type: none"><li>- <b>Prepared and filed Income Tax returns</b> and <b>Tax Audit reports</b> for Banks, Trusts, and entities in the Diamond, Construction, Textile, and Service sectors</li><li>- Advised assesses on <b>Chapter VI-A deductions</b> in their tax planning activities – enabled tax savings of over <b>INR 1.5 million</b></li><li>- Independently handled an inverted duty refund application of <b>INR 50 million for a textile client</b></li><li>- Managed <b>income tax scrutiny cases</b> and compliances with enquires, notices and orders issued by IRS</li><li>- Drafted comprehensive <b>tax compliance frameworks</b> tailored to clients business structures, aligning with Income Tax and GST regulations</li></ul>		
Assurance Service	<ul style="list-style-type: none"><li>- <b>Engaged in statutory audits</b> of diverse clients across real estate, textile, and jewelry sectors including business with international subsidiaries and intricate operational structures</li><li>- <b>Contributed to Internal Audit Operations</b> at<ul style="list-style-type: none"><li>- <b>INR 1,800+ million</b> Textile Enterprise, <b>ensuring regulatory compliance and process efficiency</b></li><li>- <b>NSIC-Ahmedabad, Government of India enterprise</b> as a left lead</li></ul></li><li>- Integral team member conducting Central Statutory Audit of a nationalized bank</li><li>- <b>Assisted in finalization of financial statements and drafting audit reports</b></li><li>- Assisted in <b>analysis of areas</b> like account receivables, fixed Assets, statutory dues, unsecured loans of companies in <b>Manufacturing , Construction and Retail Business</b></li></ul>		
Project Finance, RERA and Advisory	<ul style="list-style-type: none"><li>- Streamlined an <b>ODI transaction</b> for a prominent jeweler in Surat for <b>acquiring a US S-Corp</b></li><li>- Consulted a legacy builder in Surat to improve their <b>operational efficiency, prepared SOP and advised them on Regulatory and Statutory compliances</b></li><li>- Raised more than <b>INR 150 million as Debt Capital</b> for multiple MSME clients</li><li>- Assisted in preparation of <b>Credit Monitoring Arrangement (CMA) data, Net worth statements</b> and <b>Project Finance reports</b> for clients across industries</li><li>- Engaged in <b>RERA certification and registration work</b> including <b>CA certificate (form 3)</b></li><li>- <b>Prepared annual reports (form 5)</b> for RERA registered real estate companies</li><li>- Engaged in preparation of <b>cash flow statements for corporate Clients</b></li><li>- Conducted <b>Financial Statement Analysis</b> including <b>Ratio and Cash Flow Analysis</b> and assisted clients to <b>monitor their YoY performance</b></li></ul>		
EXTRACURRICULAR ACHIEVEMENTS			
Social Outreach	<ul style="list-style-type: none"><li>- Associated with local community kitchen where <b>we serve food to more than 250 homeless and underprivileged people</b></li><li>- <b>Organized Community fund raising event</b> for kids who lost their parents to coronavirus</li></ul>		
Others	<ul style="list-style-type: none"><li>- <b>Captained my high school basketball team</b> during inter school games</li><li>- Secured <b>2<sup>nd</sup> rank</b> for exceptional presentation skills at <b>Advanced MCS course</b> held by ICAI</li><li>- Actively participated in various <b>sports and gaming events</b> showcasing teamwork and competitive spirit</li></ul>		