

COVERING LETTER



To,

The HR Manager /Admin/ Director,

Subject: Application for Career opportunity in your Concern.

Respected Sir/Mam,

This application is to acknowledge you to express my interest in your concern & would like to take this opportunity to introduce myself as an experienced Qualified Chartered Accountant.

I am pleased to enclose my CV which highlights my Academic / Professional attainments / certifications along with my working experiences.

Currently pursuing **14+ years core working** in the areas of Audit & Advisory, Direct & Indirect Taxation, Treasury Portfolio, MIS, Compliance, Vigilance along with financial controllership and management representative of concerns.

Please feel free to contact me either by e-mail/phone for any further additional information.

Thank you for your time spent in the kind consideration in my application. We look forward to your favorable responses.

Yours Sincerely

A handwritten signature in blue ink, appearing to read "Varun Mishra".

CA Mishra Varun
+91- 9756202215
ca.varun89@gmail.com



CA MISHRA VARUN

Residence: A-1503, Casa Lodha Palava City, Taloja, Navi Mumbai – 421204

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Qualified CHARTERED ACCOUNTANT with an experience of 14+ years preferably from Manufacturing & Banking sector. Methodical approach towards working and analysis. Proficient in MIS & Compliances. Seeking for dynamic & growing career where my skills & experience will have valuable contribution in the growth of the concern.

Professional /Academic Forte/ Achievements:

- ❖ Completed Chartered Accountancy Course from Institute of Chartered Accountants of India in May 2015.
- ❖ Passed with Exemption in CA-PCC & CA-Final Exams & received certificate for clearing CA - PCC Both Groups.
- ❖ Completed Practical Articleship of 3.5 Years & Computer Training Course of 250 Hours by ICAI.
- ❖ Became an ICAI Member on August 2015 & GST Practitioner in January 2018.
- ❖ Completed PT & ET in Diploma in Information System Audit (ICAI) and now Pursuing for AT in DISA (ICAI).
- ❖ Certificate Course of GST & Advance GST by CA Sansaar Foundation.
- ❖ Certificate Course on Block Chain Concept & Cryptocurrency by CA Sansaar Foundation.
- ❖ Passed E-Learning Course on Guidance Revised note on Bank Audit 2021 by Digital Learning Hub, ICAI.
- ❖ Passed State Govt. Exam UPPCL, Lucknow in First Attempt in 2015.
- ❖ Completed B.com (Regular) in 2009 from Dr. Bhimrao Ambedkar University (U.P.)
- ❖ Passed 12th Standard in 2006 from Holy Public School CBSE Board (U.P.)
- ❖ Passed 10th Standard in 2004 from Holy Public School CBSE Board (U.P.)
- ❖ Received Certificate for “Chintamani KAIZEN Appreciation” for MR Profile in Pune, Maharashtra.
- ❖ Part of MR in conducting SA 8000 Social Audit Requirements with overall Responsibility.
- ❖ Experience of CT-PAT Audit & Social Audit in manufacturing concern.
- ❖ Promoted as an AGM with in One Year in Banking Sector.
- ❖ Hand on exp. regd. MS Office, Computax, Tally ERP 9.0, SAP, Taxpro, OptoTax, Paint 3D & Finacle.

Key Skills/ Competencies:

- ❖ **Personal Credibility:** The quality of being perceived as trustworthy, that comes from building relationships, ensuring rigor and relevance in one's work, and consistently achieving great results.
- ❖ **Business Acumen:** The application of a broad understanding of the business, the external environment, and cross-functional dependencies that results in highly effective business solutions.
- ❖ **Thought Leadership:** Consistently adds value with thinking. Makes others “smarter” through interactions. Consistently challenges the status quo and orthodoxies.
- ❖ **Strategy Execution:** Operationalizes strategy by facilitating proactive change and removing barriers to execution. Leads operational competencies to enable maximum business impact.
- ❖ **Developing Talent:** Inspires others to strive for extraordinary results through mentoring & coaching.
- ❖ **Initiative:** Identifying business requirements / opportunities & acting before being asked to or required by the situation.

Working Experiences:

Company	GS Mahanagar Co-Op. Bank Ltd., Mumbai
Accountabilities	Chief Financial Officer - Asst. General Manager – Accounts & Treasury
Tenure	Currently Working
Business Mix	Rs. 4650 Cr /-

Key Responsibilities:

1. Financial Accounting & Reporting:

Assist in Managing day-to-day accounting activities and ensure compliance with RBI master directions & circulars. Assist with preparation of financial statements and reports, and other statements etc.

Assist in ensuring timely closing of monthly, quarterly, and annual accounts. Assist in coordinating Internal/external /RBI audits and ensure compliance with statutory and regulatory requirements.

2. Budgeting & Forecasting:

Assist in the preparation of annual budgets and periodic forecasts. Ensuring the forecast numbers are achieved and in case of any risk, the same is highlighted to top Management.

Monitor actual performance against budget and provide variance analysis. Work with department heads to ensure alignment with budgetary goals. Working closely with Business team and ensuring all revenue / cost disputes are resolved, support with operational analysis.

3. Taxation & Compliance:

Ensure compliance with tax regulations – Direct tax/Indirect tax, including GST, TDS, and Income tax, etc.

Handling tax authorities and handle tax assessments and audits including GST Audits. Work closely with external auditors where necessary, providing required documentation and insights. Stay updated on changes in tax laws and advise management on their impact.

4. Audit Planning, Risk Management & MIS Reporting:

Develop and implement risk-based internal audit plans for project operations. Develop, maintain, and improve MIS systems for accurate and timely reporting. Generate regular and ad-hoc financial reports to assist in management decision-making.

Identify key risks associated with execution, including financial, operational, and compliance risks. Ensure data accuracy and integrity in financial and operational reports. Reporting of irregularities to management.

Track key performance indicators (KPIs) and present financial insights to senior management.

5. Internal Controls & Process Improvement:

Identify areas for improvement and implement best practices in accounting and MIS.

Evaluate the options and bring to your reporting senior with finalised options for changes for betterment of processes/controls. Ensure appropriate financial risk management practices are in place.

6. Treasury Front Office & Portfolio:

Monitoring and review of Finance and Treasury policies, procedures and practices via front office end. Identify and manage financial risks. Implement robust controls and systems to mitigate financial exposure. Managing Investment Portfolio & Front office functions. Daily Dealing in Money market & Debt market with an exposure of Rs. 1700/- Crore. (State Govt. Security, Central Govt Security, TREPS, CALL Money, TERM Money, NOTICE Money, G- SEC Trading, FD). Keep abreast of market movement & monetary policies.

Company	Kolhapur Urban Co-op. Bank Ltd, Kolhapur
Accountabilities	Asst. General Manager – Accounts & Audit Inspection
Tenure	Mar 21 to Apr 2023
Business Mix	Rs. 1400 Cr./-

Key Responsibilities:

- ❖ Lead the annual budgeting exercise of the bank. Work closely with the Vertical Heads to complete the task on time and submit to the Top Management; Develop financial models, trend analysis, investment dealing options, and scenarios to support strategic planning.
- ❖ Inspect Borrower Credit Rating scoring analysis, monitoring & preparing reports of SMA-0, SMA-1, SMA-2 & NPA accounts monthly at regular intervals.
- ❖ Conduct Vigilance Audit & surprise visit in Bank Branches at regular intervals. Carry out risk assessment to identify potential, perceived and present risk to the business and take proactive and practical control measures to reduce, minimize and eliminate identified risk.
- ❖ Maintain CLR, SLR along with Liquidity of funds, DEAF accounts on a daily basis. Review Monthly Financial & presentable to BOD & BOM. Identify and manage financial risks. Implement robust controls and systems to mitigate financial exposure.
- ❖ Scrutinizing of Audit Reports of branches, such as Internal, Concurrent, System /Demat Audits and ensure the compliance thereof.
- ❖ Assist in RBI inspection & ensure smooth sharing of information & timely closure of observations in inspection report & risk assessment framework.

Company	ATHARV SUGARS PVT. LTD., KOLHAPUR (Sugar, Ethanol, Molasses, Distillery)
Accountabilities	Financial Controller & Management Representative
Tenure	Aug 15 to Feb 21
Turnover	Rs. 3500 Cr. /-

Key Responsibilities:

- ❖ **Financial Reporting & Analysis:** Prepare and manage financial statements, balance sheets, P&L statements, and cash flow reports, ensuring compliance with accounting standards.
- ❖ **Budgeting & Forecasting:** Lead the budgeting process and provide regular financial forecasts to support strategic decisions and optimize resource allocation.
- ❖ **Cost Management & Control:** Monitor operational costs, identify cost-saving opportunities, and implement processes to improve financial performance while maintaining quality.
- ❖ **Tax & Statutory Compliance:** Oversee tax filings, ensure compliance with financial regulations, and manage internal and external audits.
- ❖ **Cash Flow Management:** Manage cash flow, ensure timely vendor payments, optimize liquidity, and meet operational and growth needs.
- ❖ **Regulatory Compliance & Risk Management:** Ensure compliance with industry-specific regulations and mitigate financial risks through effective controls.
- ❖ **Audit Management:** Lead the audit process, coordinate with auditors, and ensure timely and accurate resolution of audit findings.
- ❖ **Team Management & Development:** Lead and mentor the finance team, providing training and performance management to achieve goals.
- ❖ **Stakeholder Communication:** Present financial insights to senior management, support strategic decisions, and report on financial health and KPIs.

Company	Stoneman Crafts India Pvt. Ltd (Deals in Import & Export of Marbles, Handicrafts,etc.)
Accountabilities	Internal Auditor & Taxation Head
Tenure	Aug 11 to Jul 15
Turnover	Rs. 2500 Cr. /-

Key Responsibilities:

Accounting: Maintain accurate and up-to-date accounting records using accounting software. Record financial transactions, including purchases, revenue (sales), receipts, and payments. Reconcile accounts payable and accounts receivable. Ensure timely monthly closure and account for provisions, prepaid and depreciation.

Tax Filing: Prepare and file various tax returns, including VAT, TDS, 15CA-CB and Income tax. Stay updated on changes in tax laws and regulations to ensure compliance. Coordinate with external tax consultants as needed. Oversee tax planning and compliance to optimize tax liabilities and ensure adherence to tax laws.

Accounts Payable: Process vendor invoices and employee reimbursements promptly and accurately. Verify invoices for accuracy and ensure appropriate TDS impacts are considered before processing payments.

Bank Transactions: Monitor and reconcile bank accounts on a regular basis. Process payments to vendors and employees via cheques or online payments. Prepare appropriate documents for processing the foreign payment.

Audit: Prepare schedules for the purpose of statutory and tax audits. Assist in preparation of financial statements to finance controller. Co-ordinate with auditors and resolve any discrepancies or issues.

Communication: Liaise with internal teams, vendors, and clients regarding financial matters. Respond to inquiries and provide support related to accounting and tax issues. Foster a culture of continuous improvement within the finance department.

Personal Dossier:

Date of Birth	: 29th July 1989
Father Name	: Shri Hemchand Mishra
Mother Name	: Smt. Hema Devi
Current CTC	: Rs. 18.52 Lakh (Incl. Variables)
Expecting CTC	: Depend on JD & Location
Contact No.	: + 91-9756202215



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