

## Academic Qualifications

Qualifications	Year	Institution	Marks (%)	Performance
CA - Final	May 2025	The Institute of Chartered Accountant of India (ICAI)	50.67%	<b>Exemption</b> in AFM & IDT
CA - Intermediate	Dec 2021		54.13%	<b>Exemption</b> in Accounting & FM
CA - Foundation	Nov 2018		64.75%	Scored <b>70+</b> in Accounts, Eco. & Math
B.Com	June 2022	University of Rajasthan	66.00%	Scored <b>90+</b> in ABST & EAFM
Senior Secondary	Mar 2018	Maheshwari Public School	66.67%	-

## Articleship Experience

JSM &amp; Co., Jaipur, Delhi (Sep 2022 to Oct 2024)

Statutory Audit	
<b>Manufacturing &amp; Exports</b> <b>1. Textile</b> ➤ Gad Fashions India Pvt. Ltd. ➤ Koelle Designs Pvt. Ltd.  <b>2. Furniture</b> ➤ Pinkcity Enterprises Pvt. Ltd.  <b>3. Automobile Industry</b> ➤ Crossland Cars Pvt. Ltd. ➤ Crossland Trucks Pvt. Ltd.	✓ Review of Financial Statements as per applicable <b>Financial Reporting Framework</b> (Read with <b>Schedule-III</b> ). ✓ Assisted in verification and recognition of <b>Contract Assets and Contract Liability</b> as per principals of Ind AS 115. ✓ Assisted in physical verification & valuation of <b>Inventory</b> and <b>Fixed Assets</b> (Relevant Ind AS 2 and Ind AS 16). ✓ Scrutinized rental contracts and <b>lease schedule</b> for appropriately reporting <b>ROU Assets and Lease Liabilities</b> (Relevant Ind AS 116). ✓ Ensured compliance with disclosure requirements of <b>Schedule (iii)</b> of Companies act, 2013, reported and opined on matters pertaining to <b>CARO 2020</b> . ✓ Applied <b>analytical procedures</b> while applying substantive procedures viz. ratio analysis, periodic comparisons, variance analysis and trend analysis to identify unusual deviation. ✓ Obtained <b>External confirmations</b> to verify account level balances and bank balance, debtors. (SA 505).
<b>4. Bank Audit</b> ➤ Bank of Baroda (BOB)	✓ Conducted <b>statutory audits</b> of scheduled and commercial banks as per RBI guidelines and ICAI audit norms. ✓ Verified <b>loan accounts, advances, and NPA classification</b> to ensure compliance with RBI prudential norms. ✓ Audited <b>deposit accounts (CASA, term deposits)</b> for accurate interest calculation, proper authorization, and control over dormant/inoperative accounts. ✓ Assisted in drafting <b>Long Form Audit Report (LFAR)</b> , Tax Audit Reports (Form 3CD), and final audit observations for submission to RBI.

SR GOYAL &amp; Co., Jaipur (Oct 2021 to Sep 2022)

Management Consultancy (Internal Audit)	
<b>5. Internal Audits/ Concurrent Audits</b> ➤ AU Small Finance Bank (Concurrent Audit)	✓ Reviewed <b>daily General Ledger (GL) entries</b> to ensure accuracy, completeness, and proper classification of transactions. ✓ Checked for <b>unauthorized or manual entries</b> in GL and ensured maker-checker compliance. ✓ Monitored <b>suspense accounts</b> and ensured timely clearance and proper authorization of pending entries. ✓ Verified compliance with <b>AML (Anti-Money Laundering)</b> , norms, including proper, reporting of CTR & STR. ✓ Successfully lead Audit team of <b>5+ persons</b> and handled multiple audits at a time.
Other Assignments (Finance)	
<b>6.</b> Aided in <b>streamlining receivables</b> for clients by analyzing DSO (Days sales outstanding) and long-standing debtors and implementing follow up mechanism thereby reducing collection period from <b>60 days to 55 days</b> . <b>7. Streamlined Working Capital</b> by revelation of Ineligible ITC helping company to avoid future litigations and identification of eligible ITC earlier expensed off increasing operating cash flow.	

## Extra-Curricular Activities, Laurels and skills

<b>Sports</b>	➤ <b>Captain of Cricket Team</b> – Led the team to victory in the <b>Cricket Championship</b> representing <b>KL Saini Club</b> . ➤ <b>Athletics Achievements</b> – Won multiple medals at <b>inter-school athletics competitions</b> , showcasing excellence in track and field events.
<b>Technical Skills</b>	➤ Hands on experience of Microsoft Office (Excel, Word & PowerPoint). ➤ Pursuing Power BI course, Financial Modeling.