

Career Objective:

Chartered Accountant with a strong foundation in finance, I aim to contribute to data-driven decision-making through roles in financial planning and analysis, risk based audits and business strategy. Eager to gain diverse exposure while developing core skills in business performance analysis and stakeholder management with the long-term goal of blending financial expertise with strategic impact to drive sustainable business growth.

Professional & Academic Qualification:

Examination	Institution	Status	Remarks
CA Final	Institute of Chartered Accountants of India	Cleared in May 2025 with 58%	Exemption in 3 Subjects
CA Inter		Cleared in 2021 with 51%	Exemption in 1 Subject
CA Foundation		Cleared in 2018	First Attempt
B.Com	University of Allahabad	Graduated in 2020 with 65%	First Division
Senior Secondary	CBSE	Completed in 2017 with 88%	95 in Accounts and Business Studies
Secondary	CBSE	Completed in 2015 with 8.6 CGPA	-

Work Experience:

CA Satish C Jain & Associates

(Jan 2021- Feb 2024)

Statutory audit

- **Review and analysis of financial statements** (P&L, Balance sheet, Notes to accounts) for compliance with Schedule III of Companies Act, 2013 and **preparation of CARO report** as per CARO Act 2020.
- Assisted in **quarterly and annual closing activities** including reconciliation of ledger balances, bank statements, **general ledger scrutiny, substantiated balance sheet items** & finalization of financial statements under **Indian GAAP & IND AS**.
- Conducted periodic **financial analysis, financial ratio benchmarking** and **summarized cash flow trends** to identify reporting gaps and ensured bookkeeping accuracy, transaction postings, and documentation for audit trail accuracy.
- Verified **compliance with statutory requirements** such as TDS, GST, and other regulatory filings and conducted **substantive testing** of revenue, expenses, accounts receivable, payable, and fixed assets.
- Reviewed Budget-wise CSR Fund utilization, ensured compliance with CSR provisions under the Companies Act 2013, and compiled quarterly CSR audit report.

Management Reporting and Credit appraisal

- Assisted in preparation of **MIS reports**- Sales vs Budget, Cash Flow summary and supported basic **budgeting and forecasting** exercises using Excel (Pivot Tables, VLOOKUP, conditional formatting) for management decision-making.
- Assisted in **variance analysis & working capital assessment** to evaluate funding requirements and support loan appraisals.
- Prepared **CMA data, 3-year financial projections** (profitability, cash flow, working capital), and basic loan feasibility reports under senior guidance for credit appraisal.
- Performed preliminary **financial due diligence for SME & retail clients** by **analyzing historical financials**, key ratios, and compliance status to assess funding viability and business risks.

Internal Audit

- **Internal Audit of Dairy Co-operative (AMUL)**: Testing of Controls for Procure to Pay Process from Requisition, Purchase Orders, Order Confirmation, Goods Receipt, Invoice Approval, Vendor Payment.
- Prepared internal audit reports highlighting control gaps recommending process improvements to ensure compliance with Internal Financial Controls (IFC) to support management decision making.
- Conducted physical verification of fixed assets and closing stock at godown and their prior reconciliation as per MB 52 Report.

Direct and Indirect Tax

- Prepared **income tax computations** including **advance tax calculations and deferred tax provisioning** and assisted in preparation of tax audit reports as per Income Tax Act 1961.
- Prepared and filed monthly and annual GST returns and conducted GST reconciliation between books and returns.

Technical and Soft skills

- Advanced MS Excel, Tally ERP, Power BI (Basics)
- Working knowledge of SAP – familiar with navigating reporting modules for data retrieval and validation during audits
- Exposure to **financial modelling techniques and ratio analysis** for performance benchmarking
- Strong **written and verbal communication skills** with the ability to convey ideas in a structured manner
- **Effective presentation skills** with proficiency in **PowerPoint** for creating impactful management reports
- Led a team of 4 interns during peak statutory audit season ensuring timely completion of assigned audit procedures
- Detail oriented, adaptable, and committed to continuous learning with a proactive approach to problem solving
- Analytical thinking, attention to detail, cross-functional collaboration, and effective time management

Extra-Curricular Activities

- Participated in the Chess Inter school and Sports competition
- Secured first position in GMCS presentation by Institute of Chartered Accountants of India