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EDUCATION

Chartered Accountant

Institute of Chartered Accountants of India

- CA Final: (2025) 54% (3 exemptions)
- CA Inter: (2014) 60% (4 exemption)
- CA Foundation: (2013) 56.5%

M.Com (General)

- IGNOU: (2024) -65% (1st division)

LL.B. (2022)

- Kumaun University, Nainital: - 60% (2nd in class)

B.Com (hons) (2015)

- University of Delhi (S.O.L): -59.8%

POSITION AND LEADERSHIP

- House **vice Captain** Aryaman Vikram Birla Institute of learning
- Served as the **Co-convenor** of the Moot Court Society at my college.
- **Runner-Up**, International Moot Court Competition Secured the runner-up position in a prestigious competition organised by a leading law college in Delhi.
- **As an active NSS volunteer**, I had the privilege of participating in a large-scale tree plantation drive, contributing to the planting of 1,000 trees across the city.
- **Team leader**, led team of 30 members in the GIR conducted by CA monk was and was awarded the “best team leader” certificate.

Technical, Skills and Specifications

- **Finance Master Class by CA monk (18hrs).**
- Excel Master class workshop by CA Monk (15 hours)
- Completed CA Monk **GIR** Workshop.
- Participated in a competitive **market simulation** program, demonstrating proficiency in financial analysis, **decision-making**, and market strategies, awarded a certificate of completion
- **Passed the Versant test and was awarded a certificate for the same.**

WORK EXPERIENCE

H.S.C. , Haldwani (Nov'24 –Apr'25)

(A non-profit organisation with over 35 years of experience in providing rural development consultancy and facilitating organisations in government and World Bank-funded development projects.)

RVA LEGAL (Rohit Arora, Advocate) , Rudrapur (Mar'23-Oct'24)

(A growing law firm located in Rudrapur, specialized in indirect and direct tax consultancy and litigation with a steadily expanding clientele.)

SAROJ ANAND JOSHI & CO. CHARTERED ACCOUNTANTS, HALDWANI(May'14-Jul'19)

Path: from Articalship to Sr. Executive

(A boutique CA firm located in Haldwani, specialised in bespoke tax planning and corporate finance solutions. With a steadily expanding clientele, it takes pride in fostering long-term professional relationships.)

Overall Exposure:

Audit:

- **Managed statutory** audits of listed entities under **IND AS, IFRS**, and **Companies Act 2013**; audited standalone & **consolidated financials** up to ₹1,000 Cr+.
- **Ensured regulatory compliance** with SEBI LODR, ICAI Standards, and Companies Act requirements; managed disclosures and statutory filings.
- **Led statutory and concurrent audits** of PSU and government banks, ensuring strict compliance with RBI norms (IRAC, provisioning, capital adequacy, KYC/cash procedures).
- **Executed risk-based audit methodology**, led sampling and control testing, reducing material misstatements by 25% in annual audits
- **Reviewed ICFR processes**, identified control gaps, and recommended process automation, improving the quarterly close cycle by 10 days.
- Conducted audits for **hospitals and mid-scale hotels**, ensuring financial accuracy and **regulatory compliance**.

Direct & International Taxation:

- **Single-handedly** prepared and filed 100+ Income Tax Returns for a diverse client base ranging from Rs. **100 to Rs. 10Cr.** of Total Income.
- **Managed compliance**, advisory, and **litigation aspects of direct taxation** by preparing detailed reports and ensuring adherence to regulations, resulting in optimized client's outcomes.
- Developed & Implemented **tax planning strategies** that **minimized tax liabilities** for client **up to 30%**, optimizing their financial position and maximizing returns

Indirect Taxation:

- **Managed GST registrations** and annual threshold compliance (₹20 lakh/₹40 lakh), ensuring timely on boarding and zero registration penalties.
- **Directed** supplier-ledger reconciliations (GSTR-2A/2B vs. GSTR-3B), achieving an **optimum mismatch reduction**, resulting in maximum usable ITC.
- **Contributed** to a team providing outsourced Indirect Tax (IDT) **consultancy services** to a listed client, ensuring compliance, accuracy, and timely execution of deliverables.
- **Handled GST** audits and notices (including Section 73/74 appeals), drafted technical responses, and **liaised with CBIC/DGGI** authorities to **resolve disputes** without penalties.
- Streamlined GSTR reporting using **Excel macros**, and advanced **VLOOKUPS**, reducing reconciliation time by **around 25-30%**.

Major Clients handled:

- Punjab National Bank.
- Central Bank.
- Bank of Baroda.
- IDBI Bank.
- Jubilant Life Science Ltd.
- Jubilant Afro Chemical Ltd.
- Subsidiaries of Times Group

Interest and hobbies:

- **DIY & Tinkering Hands-on repair**, crafting, and small builds.
- **Puzzle And brain quiz** Regular engagement with logic puzzles.
- **Debate & Discussion** Enjoy spirited debates on diverse topics.
- **Culinary Enthusiasm** Passionate home cook exploring international cuisines and recipe development.