

Vishal Kumar Kushwaha

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Professional Summary

Aspiring Chartered Accountant with extensive experience in tax, statutory audits, financial planning, and compliance. Proven track record in managing audits, preparing financial statements, and ensuring GST and income tax compliance for both individuals and businesses.

Education

Year	Degree	Board/Institute	%/CGPA
May-25	CA Final	ICAI	312/600
Jan-21	CA Intermediate	ICAI	445/800
Nov-18	CA Foundation	ICAI	326/400
May-22	B.Com(H)	Delhi University	7.62 CGPA
May-18	Intermediate	NR Public School	474/500
May-16	High School	NR Public School	10 CGPA

Experience

Industrial Trainee (Credit Analyst IBG-1)

[DBS Bank](#)

Pune 07/2022 -11/2023

- Assisting the Relationship Manager in the preparation of credit memos for Large Corporates (Turnover > INR 5,000 crore) and Multinational Corporates (MNCs)
- Major clients handled Bajaj Group, Kriloskar group, Tata Group, Persistent, Praj Industries and other reputed clients of Pune.
- Conducted financial due diligence for various companies, evaluating financial health, compliance status, and potential risks
- Financial and Ratio Analysis**
Analyze financial statements (balance sheet, income statement, cash flow).
Review tax returns, credit reports, bank statements, and other financial documents.
- Credit Risk Assessment**
Assign credit ratings/scores.
Determine the likelihood of default and repayment capacity.
Recommend credit limits and terms .

Article Assistant

[Sanjay Chopra and Company](#)

Delhi 10/2020 - 07/2022

- Performed statutory audits for private and public limited companies, adhering to regulatory requirements and delivering detailed audit reports.
- Managed the preparation and finalization of financial statements, including books of accounts, balance sheets, and profit & loss statements for proprietorships, SMEs, and private limited companies.
- Handled various advisory and compliance assignments, including tax payments and refunds for clients across diverse business lines.
- Managed Income Tax return, covering GSTR-1, GSTR-3B, and GSTR-9/9C filings, and TDS/TCS compliance for 100+ clients, including filing returns, tax planning, and ensuring full adherence to statutory requirements .
- Prepared ROC forms (AOC-4, MGT-7, DPT-3, DIR-3, ADT-1) and assisted in company incorporations under the Companies Act, 2013.
- Provided accounts management, financial planning, and analysis services to clients, enabling informed decision-making and effective resource allocation.
- Consolidation of Financial Statements as per the regulations of Indian GAAP and the newly stated Ind-AS and IFRS.

Skills

- Technical Skills** Proficient in MS Excel, Advance Excel, MS- Word and PowerPoint. Well versed with Finance tools such as Tally ERP, MyGSTcafe and Income Tax Software's like Genius, Compu Tax
- Language :** English, Hindi – All professional proficiency or above .

Achievements & Awards

- Achieved AIR 44 in CA Foundation Examination of ICAI.
- Secured Second Position in "Future Entrepreneurs" presentation competition organized by Sahodaya School Group, NCR East
- Awarded by Brahma Samaj for ranking 3rd in Class 12 (Khurja City) and securing 1st Position in school.