

RISHI TOSHNIWAL

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ACADEMIC QUALIFICATIONS & ACHIEVEMENTS			
Year	Degree/Examination	Board/Institute	%/Marks Obtained
May 25	CA Final	Institute of Chartered Accountants of India	350/600
Dec 23	B.COM[A&F]	Indira Gandhi National Open University	630/1200
Nov 21	CA Intermediate	Institute of Chartered Accountants of India	405/800
Nov 19	CA Foundation	Institute of Chartered Accountants of India	206/400
Mar 19	Class XII	SD Jain Modern School, CBSE	81.40 %
Mar 17	Class X	SD Jain Modern School, CBSE	8.00 CGPA
KEY SKILLS AND CERTIFICATIONS			
Skills	<ul style="list-style-type: none"> - Technical skills - Financial analysis, DCF modelling, Valuation, Market research - Tools - MS Excel, MS PowerPoint, Financial Databases (Screener.in), ERP softwares 		
Certifications	<ul style="list-style-type: none"> - Completed Financial Modeling & Valuation Course, gaining hands-on experience in <ul style="list-style-type: none"> - Building integrated 3-statement financial models - Performing DCF valuations and applying various valuation techniques - NISM Series-VIII- Equity Derivatives Certificate by SEBI - Advance IT Certificate – Conducted by ICAI 		
WORK EXPERIENCE			
Article Trainee, NAMS & Co.	June 2022 – March 2025		
Article Trainee, D.V Shah & Associates			
Taxation	<ul style="list-style-type: none"> - Prepared and filed Income Tax returns and Tax Audit reports for Banks, Trusts, and entities in the Diamond, Construction, Textile, and Service sectors - Advised assesses on Chapter VI-A deductions in their tax planning activities – enabled tax savings of over INR 1.5 million - Independently handled an inverted duty refund application of INR 50 million for a textile client - Managed income tax scrutiny cases and compliances with enquires, notices and orders issued by IRS - Drafted comprehensive tax compliance frameworks tailored to clients business structures, aligning with Income Tax and GST regulations 		
Assurance Service	<ul style="list-style-type: none"> - Engaged in statutory audits of diverse clients across real estate, textile, and jewelry sectors including business with international subsidiaries and intricate operational structures - Contributed to Internal Audit Operations at <ul style="list-style-type: none"> - INR 1,800+ million Textile Enterprise, ensuring regulatory compliance and process efficiency - NSIC-Ahmedabad, Government of India enterprise as a lead lead - Integral team member conducting Central Statutory Audit of a nationalized bank - Assisted in finalization of financial statements and drafting audit reports - Assisted in analysis of areas like account receivables, fixed Assets, statutory dues, unsecured loans of companies in Manufacturing , Construction and Retail Business 		
Project Finance, RERA and Advisory	<ul style="list-style-type: none"> - Streamlined an ODI transaction for a prominent jeweler in Surat for acquiring a US S-Corp - Consulted a legacy builder in Surat to improve their operational efficiency, prepared SOP and advised them on Regulatory and Statutory compliances - Raised more than INR 150 million as Debt Capital for multiple MSME clients - Assisted in preparation of Credit Monitoring Arrangement (CMA) data, Net worth statements and Project Finance reports for clients across industries - Engaged in RERA certification and registration work including CA certificate (form 3) - Prepared annual reports (form 5) for RERA registered real estate companies - Engaged in preparation of cash flow statements for corporate Clients - Conducted Financial Statement Analysis including Ratio and Cash Flow Analysis and assisted clients to monitor their YoY performance 		
EXTRACURRICULAR ACHIEVEMENTS			
Social Outreach	<ul style="list-style-type: none"> - Associated with local community kitchen where we serve food to more than 250 homeless and underprivileged people - Organized Community fund raising event for kids who lost their parents to coronavirus 		
Others	<ul style="list-style-type: none"> - Captained my high school basketball team during inter school games - Secured 2nd rank for exceptional presentation skills at Advanced MCS course held by ICAI - Actively participated in various sports and gaming events showcasing teamwork and competitive spirit 		