

CA Rishabh Bhopi

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EDUCATION								
COURSE	YEAR	INSTITUTION	MARKS	REMARKS				
Chartered Accountancy	2025	The Institute of Chartered Accountants of India	330/600 (55%)	CA Final: Exemption in 2 subjects CA Intermediate: Exemption in 3 subjects				
B. Com.	2019-2022	University of Mumbai	A	CGPA - 8.67				
HSC - Class XII	2019	V.G. Vaze College, Mumbai	584/650 (89.85%)	Scored 90+ in 3 core subjects				
SSC - Class X	2017	Tilaknagar Vidya Mandir, Dombivli	461/500 (92.20%)	Ranked among the Top 10 in School				
WORK EXPERIENCE								
Consultant, Gokhale & Sathe Chartered Accountants, Mumbai Path: Article Assistant → Consultant Leading CA firm headquartered in Mumbai having branches PAN India with 500+ Clientele and 200+ staff.				2021 - 2025				
Responsibilities	<ul style="list-style-type: none"> Performed statutory audits and limited reviews of large housing finance companies in India with an asset size exceeding INR 2,50,000 crore. Reviewed the compliance of public deposits (exceeding INR 18,000 crore) with RBI Master Directions, ensuring adherence to statutory liquidity ratio (SLR) requirements and regulatory filings. Analyzed the accuracy and underlying assumptions of the Vasicek credit risk model in calculating Expected Credit Loss (ECL) in compliance with Ind-AS 109, incorporating macroeconomic variables to enhance credit risk forecasting. Navigated analytical review of financial statements of listed companies through ratio analysis. Independently led an IT General Controls (ITGC) assignment, conducting comprehensive testing of software, systems, and recovery processes to ensure compliance and operational resilience. Actively engaged in due diligence work for fundraising by way of Further Public Offering (FPO) of shares of a listed company on BSE and NSE with offer size of INR 125 crores as per SEBI ICDR Regulations. 							
Key Contributions	<ul style="list-style-type: none"> Detected and rectified over ₹10 crore of income overstatement through in-depth reconciliation analysis, preventing misreported profit figures and ensuring financial statement accuracy. Identified and reversed over ₹5 crore of excess transaction cost amortization ensuring accurate income recognition in adherence to Ind AS 109. Suggested key changes to the client's deposit policy, enabling more accurate asset recognition for improved loan-to-value ratio calculations for regulatory and lending purposes. 							
PROJECTS								
Valuations and Financial modeling	<ul style="list-style-type: none"> Performed company valuations using the comparable company analysis approach and developed fully integrated financial models to project revenue, profitability, and cash flows. Performed fundamental valuation using Discounted Cash Flow (DCF) method to derive intrinsic value and assess investment viability. 							
Marketplace Business Simulation	<ul style="list-style-type: none"> Led a cross-functional team of 20+ professionals, making key business decisions across startup, growth, and expansion phases. Developed robust financial strategies, conducted Investment analysis, cash flow management, as well as budgeting and forecasting, ensuring financial stability while scaling the business virtually. 							
ADDITIONAL SKILLS & CERTIFICATIONS								
Software	<ul style="list-style-type: none"> Alteryx Tableau Excel PowerPoint Power BI 							
Languages	<ul style="list-style-type: none"> English Marathi Hindi 							
Certifications	<ul style="list-style-type: none"> Financial Modeling (40+ Hours - CA Monk) NISM-Series-XV: Research Analyst 							
EXTRACURRICULARS								
<ul style="list-style-type: none"> Secured All India Rank 14 in the Brain Development Search Examination. Participated in a French Exchange Program; hosted a French student and engaged in cultural and language exchange through conversational French. 								