

## PROFESSIONAL SUMMARY

Chartered Accountant with expertise in financial reporting, taxation, auditing and compliance. Skilled in analysis, teamwork and active listening to drive accuracy, efficiency and informed decisions. Focused on delivering actionable insights that align with business goals and enhance financial performance.

## ACADEMIC QUALIFICATIONS

Education	Institution	Year	Result	Remarks
CA Final	ICAI	May25	63.67%	Exemption in Financial Reporting, Advanced Financial Management and Indirect Tax Laws.
CA Intermediate	ICAI	NOV'22	53.00%	Exemption in Corporate and Other Laws.
CA Foundation	ICAI	Nov'19	55.75%	Exemption in Principles and Practice of Accounting.
M.com	Shekhawati University, Sikar	2023-24	70.00%	Distinction Holder – <b>Second Rank</b> in batch.
B. Com	Shekhawati University, Sikar	2020-22	74.38%	Graduated with Distinction.
XII Standard	RBSE	Mar'19	91.80%	Secured <b>Second Rank</b> in School.
X Standard	RBSE	Mar'17	84.33%	Passed with Distinction.

## WORK EXPERIENCE : M/s Sushil Ratanlal & Co.

Area	Client/ Industry	Roles and Responsibilities
<b>Statutory Bank Branch Audit</b>	<b>Bank of India</b> <ul style="list-style-type: none"> <li>2022-23: Mumbai overseas &amp; Haldwani branch</li> <li>2023-24: Pratap Nagar &amp; Boranada, Jodhpur branch</li> </ul>	<ul style="list-style-type: none"> <li>Verification of <b>loan disbursements, NPA classification, &amp; interest calculation</b> as per RBI guidelines.</li> <li>Reviewing <b>loan documentation</b> and compliance with credit policies.</li> <li>Assisted in the preparation of <b>Long Form Audit Report (LFAR)</b> &amp; evaluation of loan portfolios having values of &gt;250 crore.</li> </ul>
<b>Statutory Audit</b>	<ul style="list-style-type: none"> <li>Kook Restro Pvt.Ltd.(Restaurant Services)</li> <li>Superyatra Online Pvt. Ltd. (Tourism Industry)</li> <li>Agarwal Samaj Pranyas (NPO)</li> </ul>	<ul style="list-style-type: none"> <li>Executed regular <b>financial analysis</b> viz. ledger scrutiny, compliance with relevant AS and legal requirements.</li> <li>Handled end-to-end audit of a trust registered u/s <b>12A(B) of IT Act, 1961</b>.</li> <li>Gained practical insights on <b>AS, Companies Act, 2013</b> and methodology.</li> <li>Help in filing <b>statutory reports with MCA, Income Tax &amp; Authorities</b>.</li> </ul>
<b>Direct and Indirect Taxation</b>	<ul style="list-style-type: none"> <li>Narayani Jewellers (Individual)</li> <li>Shree Shyam Petroleum (Firm)</li> <li>Danta Ramgarh Kraya Vikraya Sahakari Samiti (AJP)</li> </ul>	<ul style="list-style-type: none"> <li>Preparing and filing <b>income tax, GST returns</b>.</li> <li>Assisted in <b>tax planning &amp; tax advisory</b> services.</li> <li>Prepared <b>responses and represented clients</b> before tax authorities for assessments and appeals &amp; assisted in <b>TDS compliance</b>.</li> <li>Co-managed various tax-related assignments viz. filling of form <b>3CA-CB-CD and 10B</b>.</li> </ul>
<b>Financial Analysis &amp; Reporting</b>	Private Limited Companies, Trusts, Proprietorships, Partnership Firms and Individual	<ul style="list-style-type: none"> <li>Prepared &amp; analyzed financial statement &amp; reports.</li> <li>Prepared <b>Project Report</b> of over 100 Cr.</li> <li>Assisted in <b>internal audit</b> of various entities.</li> </ul>

## OTHER CERTIFICATIONS & TECHNICAL SKILLS

<b>Certification course</b>	<ul style="list-style-type: none"> <li>Pursuing <b>Financial Markets Course (Yale University)</b> Coursera).</li> <li>Risk Management in Financial Sector (TCS iON).</li> <li>Intoduction to Product Management (Great Learning).</li> </ul>
<b>Technical &amp; Soft Skills</b>	<ul style="list-style-type: none"> <li>Proficient in a variety of accounting software, <b>Tally, MS Excel, Word and PowerPoint</b>.</li> <li>Effective <b>Communication</b> and <b>Team Collaboration</b> with <b>active listening</b> and <b>leadership</b>.</li> <li>Analytical and <b>Problem-solving</b> skills.</li> </ul>

## ACHIEVEMENTS & INTERESTS

- Honored with **Indira Priyadarshini & Gargi Awards** by **Govt. of Rajasthan**.
- Led a team** in organizing debate and quiz competitions at intra-school level.
- Participated in cultural exchange program organized in my locality.