

Piyush Agrawal

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CAREER OBJECTIVE

Seeking a challenging position in a highly successful organization, offering opportunity where I can utilize my experience in Finance & Banking Sector.

PROFESSIONAL EXPERIENCE

Post Qualification: Kotak Mahindra Bank Limited (Jan 2019 to till date)

Designation - Credit Manager

Activity	Activity Description
Credit Analyst	Credit Analysis for unsecured business loan covering <ul style="list-style-type: none">• Business environment analysis(field visit/interaction with customers),• Ratio analysis such as Debtor/creditor analysis, debt-service ratio, etc.• Credit rating agencies such as CRISIL, ICRA, CARE broadly for corporate clients.• Income verification covering financial statement analysis, Income tax history, etc.• Banking history covering CIBIL, long-term asset & fixed deposit, other deposit, etc.• Obligation/lived loan analysis.• Finalizing the sanction amount before the disbursement to clients.
Reporting/Review	<ul style="list-style-type: none">• Weekly/monthly analysis of loan disbursed vs loan application received covering reason for not disbursing the loan due to financial/non- financial reasons.• Disbursement policy review on quarterly basis covering micro & macro factors of market, customer credit worthiness, etc.
Co-ordination	Interaction with sales team on day to day basis for client information

Pre-Qualification: Red Fox Protection Services Pvt. Ltd. Ahmedabad (Oct 2015 to Dec 2018)

Finance Controller and Internal Auditor

Activity	Activity Description
Internal Audit Functions	<ul style="list-style-type: none">• Preparation and presentation of quarterly Profit and Loss Account and Balance Sheet for management review.• Finalization of books of accounts with the auditor.• Preparation and submission of Projected Financial Statement for Term Loan.• Review & update of all accounting transaction.• Management of all tax related matters.• Monthly review of all unbilled revenue, account payable, ageing analysis of account receivable.
Remarkable task	<ul style="list-style-type: none">• Implementation of internal controls implemented in area of banking, collection of receivables, payroll etc. company ended up saving up to 8 to 10 lacs per month.• Leading the team for establishing the subsidiary company in Dubai.
Compliance Monitoring	<ul style="list-style-type: none">• Submission of all income TDS return on quarterly basis to the tax authorities.• Submission & review of all GST returns on monthly basis to the tax authorities.• Finalization of tax audit report along with the tax auditor.
Tender Filing	<ul style="list-style-type: none">• Preparation of all requisite documents for the tender submission.• Preparation of Technical Bid and making quotation of financial bid.• Being representing the company in government offices as part of the activity of tender allotment.

PROFESSIONAL QUALIFICATION

Examination	Result	Board/University/Institute	Year of Passing
CA	51%	The Institute of Chartered Accountant of India(ICAI)	May, 2018
B.com	1 st Class	Gujarat University	March, 2014
HSC	76.29%	Gujarat Board	March, 2011
SSC	74.20%	CBSE Board	March, 2009

Internship: Hiten V. Shah & Co. Chartered Accountant, Ahmedabad.

Audit Assistant // Aug-2012 to Aug 2015

Work	Description
Audit	Experience in tax audit, statutory audit and internal audit of organization in the manufacturing, construction and service sector.
Bank Audit	Revenue Audit, Credit Appraisal Audit, Demate Audit, Stock Audit, Concurrent Audit, Statutory Audit for some of the nationalized bank.
Service Tax	Registration, Return Filing, Assessment, Adjudication, Refunds in case of Exporters.
Import & Exports	Advance Documentation, Audit and reconciliation of Party Account Balances and Foreign Exchange, Export-Import Commission, Duty Drawback, Star Export House Certification, Forward Contract dealings.
Commodity & Option Transaction	Advance Accounting and reconciliation of Commodity and Option Ledger with Broker, and auditing aspects
Other Key Skills	Advance knowledge of Tally Advance Knowledge of MS Office applications and SAP.

PERSONAL PROFILE

Date of Birth	26 th April, 1993
Language known	Hindi, English, Gujarati
Hobbies	Listening Music, Swimming, Watching Movies
Nationality	Indian
Gender	Male
Marital Status	Single