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New Delhi – 110055

Date of Birth: 13th Sep-1981 **Marital Status:** Married

Language Known: English, Hindi & Punjabi

SYNOPSIS

- ❖ Finance Professional with 17+ years of experience & currently positioned as Chief Financial Officer
- ❖ Expertise in Budgeting, MIS, Finance, Accounts, Audit, Automation and Taxation
- ❖ Hands-on experience in Financial Reporting & Control, Monthly Book closure/MIS, Budgeting , Variance Analysis , Audit from Big4, Direct & Indirect taxes assessments , Due diligence for fund raising activities, Process alignment, automation & process Improvement ,Cash flow planning , Vendor management and negotiations , Financial ERP software implementations.
- ❖ Implemented several progressive and cost reduction initiatives - driving EBITDA initiatives, managing financial programs that improved collectability of revenues
- ❖ Proficiency in improving the efficiency by introduction of new, efficient systems and processes
- ❖ Comfortable with all ERP modules (Navision , Oracle & SAP) MS Excel (specially VBA macros) and other MS office applications

CERTIFICATIONS

Introduction to Tableau (Data Presentation)	Data Camp (online)	Jun-2020
Python for Spreadsheet	Data Camp (online)	Apr-2020
Introduction to Python	Data Camp (online)	Apr-2020
Data Science for Business	Franklin Covey(Offline)	Mar-2020
7 Habits for Managers Workshop	Franklin Covey(Offline)	Jun-2012
Insurance Brokers Training and Examination	RNIS College of Insurance	Sep-2010
Accounts Assistant Course in Computers	Bharati Vaidya Bhavan	Sep-2003

EDUCATION

CA (ICAI)	Institute of Chartered Accountant of India	New Delhi, India
		May 2006
Bachelor of Commerce (Honors)	S.G.T.B Khalsa College	Delhi University, India
		Jun 1999 – Apr 2002
Senior Secondary (Commerce)	DAV School, CBSE Board	Delhi, India
		Apr 1998 – Mar 1999
Higher Secondary	DAV School, CBSE Board	Delhi, India
		Apr 1996 – Mar 1997

PROFESSIONAL JOURNEY (POST QUALIFICATION)

Industry	Company	Position	Period	Years
Health Care	 Artemis Cardiac Care Private Ltd.	<ul style="list-style-type: none"> • Chief Financial Officer • General Manager – Finance & Accounts 	May-22 to till date	1.6 years
	 Eye Q Super Specialty Hospitals Group	• Accounts Controller	Jul-15 to Apr-22	6.8 years
Financial Products	 Net Ambit Group	<ul style="list-style-type: none"> • AVP – Finance & Accounts • Chief Accounts officer 	Jun-10 to Jul-15	4 years
	 Bajaj Capital Ltd.	<ul style="list-style-type: none"> • Manager Accounts • Senior Accounts officer 	Aug-07 to Jun-10 Jun-06 to Mar-07	4 years Approx.
Information Technology	 HCL Technology	• Accounts Executive	Apr-07 to Aug-07	0.5 years



COMPANY NAME:
Artemis Cardiac Care Pvt. Ltd.
(May-22 to till date)

DESIGNATION:
Chief Financial Officer (CFO)

NATURE OF BUSINESS:

- Establish in 2019, provide quality cardiovascular treatment & operates 8 centers in Indian cities - Delhi, Patna, Ranchi, Panipat, Bikaner, Chennai, Ludhiana and Jammu.
- It is a JV between Artemis Hospitals (Unit of Apollo Tyres Limited) & Philips Medical Systems Netherlands BV.

REPORTING:

CEO of Cardiac unit + CEO & CFO of Artemis Group

TEAM SIZE: 15 members (Corporate office & Centers)

KEY ACHIEVEMENTS:

- Achieved remarkable growth in top line revenue from INR 10 CR to INR 23 Cr from FY22 to FY23. Anticipating a further top revenue to INR 36 CR in FY24 through following strategic initiatives
 - Introduction of incentive schemes.
 - Streamlining marketing processes for optimal efficiency
- Reduce /control COGS with 2-3% by
 - Negotiating favorable business volume discounts
 - Implementing price negotiations with vendors
 - Utilizing consumable items multiple times, adhering to medical standards
 - Regularly publishing consumption pattern reports.
 - Smart product replacements for credit business patients to maximize benefits within empanelment agency limits.
 - Integration of HIS software for real-time patient-level consumption tracking.
 - Conducting frequent physical audits of inventory.
- Reduce /control Doctor payroll cost with 4-5% by
 - Innovative incentive and bonus schemes.
 - Introduction of variable pay concepts.
- Restructuring compensation structures with a focus on effective tax planning
- Implemented HIS software “Arogya Software” + developed team of Finance depts. in all centers
- Play vital role in Due diligence of ACC (Direct tax , indirect tax , Financial and Legal DD)

Key Responsibilities Area

Strategic Financial Modeling:

Develop a comprehensive business model for proposed new centers, assessing feasibility through Break-even analysis of EBITDA, Cash profits, and PAT with incorporating inputs and assumptions from the CEO/operations team.

Annual Business Planning and Approval:

Formulate a detailed business plan for the entire financial year, seeking Board approval. Collaborate with the operations team to gather inputs, set revenue and cost budgets, and align strategies for company-wide success.

Incentive Program Design:

Create incentive plans tailored for doctors and center teams based on the achievement of revenue targets, ensuring alignment with overall business objectives.

Alignment Meetings:

Facilitate alignment sessions with center teams to ensure synergy between business plans and incentive schemes, fostering a cohesive approach across the organization.

Management Reporting:

Regularly publish insightful reports to top management, highlighting key observations and conducting variance analysis to aid decision-making processes.

Financial Review and Audit Coordination:

Conduct quarterly limited reviews of books of accounts and coordinate the annual closing with statutory audits. Ensure timely implementation of suggestions from internal audit teams across all centers.

Cash Flow Planning and Management:

Strategically plan and manage cash flows, overseeing term loans, CC limits from banks, and share capital from investors to maintain financial stability.

Internal Control Implementation:

Establish robust internal controls, develop policies, and procedures for revenue assurance and cost controls, ensuring compliance across the organization.

Partner Relationship Management:

Engage with partner hospitals to optimize the collection process, ensuring timely payments to vendors and reinforcing strong financial partnerships.

Operational Software Integration:

Oversee the implementation of operational software, enhancing efficiency and effectiveness across various functions within the organization.

**COMPANY NAME:**

Pinnacles Opticals Pvt. Ltd.
(Unit of Eye Q Hospitals)
(Jul-15 to Apr-22 – 6.8 Years)

DESIGNATION:

Accounts Controller

NATURE OF BUSINESS:

- Established in 2007, provide best quality eye care services & operates 40 centers in over all India (Haryana, UP, UK & Gujrat states and including 2 units in Nigeria, Africa).
- Eye Q is operating under leadership of it's Founder & CMD Dr. Ajay Sharma – one of most renowned eye surgeons in India.

REPORTING:

CFO + CEO of Eye Q Group of Hospitals

TEAM SIZE: 15 members (Corporate office & Centers)

KEY ACHEIVEMENTS:

- Due Diligence Process closure:** Successfully completed due diligence processes for equity (1 round) & debt funding (2 rounds).
- Implemented ERP (Microsoft Navision):** This was done across multiple group companies.
- GST implementation:** Executed a seamless GST implementation in operational and accounting software.
- Timely filing of tax returns:** Efficiently streamlined statutory compliance processes, eliminating delays and ensuring adherence to legal requirements.
- Team training & development programs:** Introduced online knowledge tests for team members, fostering continuous learning and professional development.
- Automation across all departments:** Developed & implemented over 100 macros programs, optimizing data conversion into reports and facilitating direct accounting in ERP, resulting in significant time savings (120 man-days per month).
- Online Banking setup with effective controls** - Established online banking systems with effective controls, enhancing financial security and efficiency.
- Best Department and employee awards:** Achieved recognition for the Finance department as the best department, receiving personal accolades as the best employee on two occasions.

Key Responsibilities Area**Monthly Financial Closing & MIS Reporting:**

Oversee the Monthly Financial Closing process and produce MIS reports for top management, investors, and lenders, ensuring accuracy and timely dissemination of critical financial insights.

Cash Flow Planning and Vendor Management:

Manage Cash Flow Planning, negotiate vendor contracts, and oversee the disbursement of doctors' and employees' salaries to ensure efficient financial operations.

Operational Support and Target Achievement:

Provide crucial support to operation teams and various departments in achieving targets by delivering timely information and designing variable incentive schemes to drive performance.

Budget Preparation and Variance Analysis:

Lead the preparation of corporate cost budgets and conduct monthly reporting with comprehensive variance analysis to facilitate informed decision-making.

Audit Management:

Coordinate and manage audits conducted by Big4 CA firms, overseeing both Internal Audit (Genpact) and Statutory Audit (KPMG), as well as tax audits, ensuring compliance with Direct Taxes (Income Tax, TDS, tax planning) and Indirect Taxes (GST).

Tax Compliance and Assessment Closure:

Ensure compliance with Direct Taxes (Income Tax, TDS, tax planning) and Indirect Taxes (GST), including the closure of tax assessments.

Comprehensive Accounting:

Oversee the complete accounting of revenue, expenses, and fixed assets, maintaining accuracy in financial records.

Internal Financial Controls and Process Implementation:

Develop and implement Internal Financial Controls and processes, ensuring their seamless implementation with the aid of automation.

Team Development and Training:

Focus on team development and training, particularly in Excel and Accounting concepts, while actively building strong relationships with other departments to foster collaboration.



NetAmbit

COMPANY NAME:
NetAmbit InfoSource & e-Services Pvt. Ltd.
(Jun-10 to Jul-15 – 5 years)

DESIGNATION:
AVP – Finance & Accounts

NATURE OF BUSINESS:
Established in 2000 , this group operating in sales and distribution of consumer services and its key domains were financial Services, real estate and education distribution. It had 4 call centers in metro cities and 50 branches in all over India.

REPORTING:
CFC + CFO of Net Ambit Group

TEAM SIZE: 10 members (Corporate office & Centers)

KEY ACHEIVEMENTS:

- Strategic MIS Reporting Structure Design:** Spearheaded the redesign of the MIS reporting structure for Top Management, conducting a comprehensive study of the existing framework to enhance effectiveness in decision-making.
- Successful Closure of Private Equity Due Diligence:** Played a pivotal role in the successful closure of due diligence for private equity funding from foreign investors, showcasing expertise in financial scrutiny and facilitation of investment processes.
- Flawless Management of Service Tax Audits:** Led the completion of six service tax audits without any qualifications by the service tax department, demonstrating meticulous attention to detail and compliance in

Key Responsibilities Area

Monthly Financial & Cost MIS Reporting for Group Companies:
Oversee the monthly financial and cost MIS reporting for all 12 group companies, including comprehensive variance analysis.

Audit Management:

Manage quarterly internal audits, yearly interim audits, and statutory audits conducted by Big 4 firm KPMG.

Statutory Compliance and Dues Management:

Ensure compliance with all statutory dues, including TDS, Service Tax, PF, ESI, professional taxes, and WCT, along with the timely filing of related returns.

Service Tax Handling:

Act as the Single Point of Contact (SPOC) for service tax matters, managing registrations, amendments, and service tax audits with authorities.

Tax Consultancy Management:

Collaborate with tax consultants to handle income tax assessment cases, appeals, tax planning, and other legal matters.

Legal Implications Study:

Conduct a thorough study of legal implications for all applicable laws from a tax planning and compliance perspective.

Monthly Reporting for Leadership:

Prepare various monthly reports for the CFO and CFC, covering the status of legal compliance, recoverable security deposits, loans, income tax refunds, debtors aging, and weekly/monthly cash projection reports.

Internal Controls and Process Implementation:

Develop and implement internal controls and processes under the guidance of seniors, ensuring their effective implementation.

Fixed Asset Management:

Maintain the fixed asset register, recording all capital expenditure transactions and tracking the movement of assets between locations.

Employee Reimbursement Oversight:

Manage all types of employee reimbursements, including salary, mobile expenses, incentives, and traveling expenses.

Key Responsibilities Area

A. Statutory Duties Management:

Financial Statements and Tax Audits Finalization:

Successfully finalize financial statements and tax audits through effective coordination with statutory auditors, ensuring compliance with internal policies and statutory requirements.



COMPANY NAME:
Bajaj Capital Ltd.
(Aug-07 to Jun10) &
(Jun-06 to Mar-07)
-4 Years approx.

DESIGNATION:
Manager - Finance & Accounts
(Promoted from Senior Accounts officer)

NATURE OF BUSINESS:

Established in 1965 , Bajaj capital is famous for Investment Adviser and Financial Planners with 150 Branches in 50 cities.

REPORTING:

CFO of Bajaj Capital Group

TEAM SIZE: 4 members (Corporate office)

KEY ACHEIVEMENTS:

- Accounting Software (Navision – product of Microsoft) implementation for improved financial management.
- Centralization of Payments for 150 Branches from Head office to streamlining financial operations for enhanced efficiency.
- Successfully implemented ECS & NEFT for the direct transfer of funds to payee's accounts, complemented by SMS and email notifications.
- Online Banking Operations Setup 70 accounts
- Automation for a Paperless Environment by collaborating with the IT department to develop programs that streamline processes.
- MS-Excel Program Development for Efficiency: Developed for bulk TDS certificate and cheque printing, automated emailing, reconciliation, and the automatic generation of reports

Key Responsibilities Area**Tax Compliance Handling:**

Manage Advance Income Tax, TDS, FBT, and Service tax payments, along with overseeing Cenvat credit details and the preparation and filing of Service tax and TDS Returns.

Branch Accounts Audit Oversight:

Audit branch accounts to verify compliance with internal policies and statutory requirements related to service tax, FBT, and TDS. Coordinate with Branch Accountants to address any discrepancies.

B. Operational Duties Leadership:**Sub-Brokerage and Rental Payments Management:**

Handle Sub-Brokerage payments for over 4000 Sub-Brokers and oversee rental payments for all branches from the Head Office.

Bank Relationship Management:

Arrange loans from banks and maintain strong relationships with Bank Customer Relationship Managers (CRMs).

Vendor Negotiations and Proposal Drafting:

Evaluate Buy Vs Lease proposals from various vendors, negotiate rates, and draft proposals for Top Management, incorporating Cost-Benefit analysis.

Process and System Design:

Design and implement processes and systems to enhance internal control systems, refining existing procedures for increased efficiency.



COMPANY NAME:
HCL Technologies Ltd
(Apr-07 to Aug-07) 0.5 years

DESIGNATION: Accounts Executive

NATURE OF BUSINESS: IT Company developing software(s).

REPORTING: Senior Manager Finance

Key Responsibilities Area

- Consolidation of data for Balance Sheet and Notes to Accounts.
- Prepare MIS related to salary and expenses.
- Check application of Accounting Standards on particular situation.
- Prepare Debtors Ageing Reports.
- Co-ordinate with Statutory Auditors.
- Carry out Cost Benefit Analysis for care Lease project

NON-QUALIFICATION EXPERIENCE

Industry	Company	Position	Period	Years
C.A Firm	A.Sharma & Company (CA Partnership Firm)	• Senior Audit Assistant	May-05 to May-06	1 year
	R.B.Arora & Company (Proprietorship Firm)	• Account Cum Audit assistant	Apr-04 to Mar-05	1 year