

# Curriculum Vitae

**SK RIZWAN**

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## Objective

Seeking a career-oriented position with progressive organization, where my academic and professional experience will enable to make a significant contribution towards the goal of the organization.

## Synopsis

- ❖ Working as a Senior Executive – Finance & Accounts in Makkaj Perfumes, Makkah, KSA.
- ❖ Worked as an Assistant Manager – Finance in Narayana Health – Jamshedpur Unit.
- ❖ Worked as a Sr. Consultant (Audit and Taxation) in N Maheshwari & Associates.
- ❖ Pursuing Chartered Accountancy (Final), IPCC both groups and CPT cleared as on date.

## Educational Qualification

Academic	University	Percentage
CA - IPCC	The Institute of Chartered Accountants of India	55.4%
CA -CPT	The Institute of Chartered Accountants of India	53%
Bachelor of Commerce	Kolhan University, Chaibasa	75.6%
Intermediate of Commerce	Jharkhand Academic Council, Ranchi	67.8%
Matriculation	Jharkhand Academic Council, Ranchi	71.4%

## Working Details

- ❖ **Makkaj Perfumes – Makkah – Saudi Arabia**  
*Senior Executive – Finance & Accounts*  
**May 2023 - Present**

## **Key Roles & Responsibilities**

- **Sales & Receivables Management:**
  - Processed and reconciled over 500+ sales invoices monthly across multiple channels including retail, wholesale, and online platforms.
  - Maintained up-to-date customer outstanding reports, enabling proactive follow-up and reducing DSO (Days Sales Outstanding).
  - Worked closely with the sales and logistics teams to ensure proper billing, revenue recognition, and timely collections.
- **Payables & Vendor Management:**
  - Processed and reconciled payments to local and overseas vendors, managing forex conversions and cross-border compliance.
  - Implemented vendor account reconciliation protocols, improving vendor relationship management and reducing payment disputes.
- **Financial Closing & Reporting:**
  - Led monthly closing of books, including posting of accruals, provisions, and depreciation to ensure timely reporting.
  - Prepared comprehensive monthly MIS reports, highlighting revenue trends, cost centers, and profitability insights for management review
  - Generated ad-hoc financial reports as per management requirements for strategic and operational decision-making.

- **ERP Implementation & Process Improvement:**
  - Headed the cross-functional team for end-to-end ERP development and implementation, from requirement gathering to go-live support.
  - Designed accounting workflows and chart of accounts for the new system, ensuring accurate financial data flow and reporting structure.
  - Trained team members and end-users, leading to a 40% reduction in manual errors and faster turnaround in transaction processing.
- **Costing & Inventory Accounting:**
  - Conducted product-level costing for raw material procurement and manufacturing processes; integrated costs into the ERP for real-time profitability tracking.
  - Supported monthly inventory reconciliation and valuation processes to ensure accuracy in cost of goods sold (COGS).
- **Fixed Asset & Depreciation Accounting:**
  - Capitalized assets as per accounting standards; prepared fixed asset schedules and calculated depreciation monthly.
  - Supported asset verification and physical audits, ensuring integrity of the asset register.
- **Payroll & Compliance:**
  - Handled monthly payroll processing for 100+ employees, including salary calculations, statutory deductions, and disbursements.
  - Ensured compliance with labor laws and internal policies; resolved employee queries related to compensation and taxation.
- **VAT, Audit & Budgeting:**
  - Prepared quarterly VAT return reports and supported accurate filing in compliance with local taxation laws.
  - Coordinated with internal and external auditors, prepared financial data packs, and resolved audit queries efficiently.
  - Assisted in preparing the annual budget forecast, tracked monthly variances, and presented variance analyses to senior leadership for corrective action.

❖ **Narayana Health - Jamshedpur - India**  
*Assistant Manager – Finance & Accounts*  
**August 2019 - April 2023**

### Key Roles & Responsibilities

- **Accounts Payable & Vendor Management:**
  - Processed payments to vendors, ensuring adherence to internal financial controls and timelines.
  - Maintained accurate vendor ledgers by reconciling outstanding balances and resolving discrepancies efficiently.
- **Month-End Closing & Financial Reporting:**
  - Played a key role in monthly book closures by preparing and validating key financial schedules, journal entries, and accruals.
  - Prepared monthly Management Information System (MIS) reports, Specialty P&L reports, and Accounts Receivable (AR) schedules, facilitating data-driven decision-making by the corporate office.
  - Conducted variance analysis between budgeted and actual figures to identify key cost drivers and performance gaps.
- **Banking & Reconciliations:**
  - Independently handled monthly Bank Reconciliation Statements for multiple accounts, ensuring all discrepancies were investigated and resolved on time.
- **Asset Capitalization & Compliance (IND AS 16):**
  - Capitalized fixed assets in line with IND AS 16 – Property, Plant & Equipment, ensuring compliance with audit and statutory requirements.

- Maintained an updated fixed asset register and supported periodic physical verification activities.
- **GST & Tax Compliance:**
  - Prepared monthly GST workings for GSTR-1 and GSTR-3B, coordinating with the corporate office for timely and accurate filings.
  - Monitored GST input/output reconciliation and flagged anomalies, contributing to improved compliance.
  - Filed quarterly TDS returns (Form 26Q) and managed deduction and remittance processes as per Income Tax Act.
- **Audit Coordination:**
  - Acted as the primary liaison for statutory auditors during year-end audits, providing data, clarifications, and resolving queries within strict deadlines.
  - Contributed to successful and timely audit closures for 4 consecutive financial years with minimal observations.
- **Performance Analysis & KPIs:**
  - Calculated and analyzed Key Performance Indicators (KPIs) such as collection efficiency, cost per bed, AR days, and department-level profitability to support strategic planning.

❖ **N Maheshwari & Associates - Chartered Accountants - Jamshedpur - India**

*Senior Consultant – Audit & Taxation*

**July 2016 - July 2019**

### **Key Roles & Responsibilities**

- **Audit Leadership & Execution:**
  - Led the Royalty Audit of Tata Hitachi Construction Machinery Pvt. Ltd., assessing compliance with royalty agreements and reporting key variances to management.
  - Designed, documented, and executed Audit Programs for Tax Audits of clubs, educational institutions, and multiple CSR-related trusts and societies under the aegis of Tata Motors Limited.
  - Reviewed and supervised audit teams, ensuring compliance with regulatory frameworks and timely completion of client deliverables.
- **Statutory, Internal & Bank Audits:**
  - Participated in Annual Statutory Bank Branch Audits for State Bank of India, evaluating loan documentation, financial health, and NPA classification.
  - Conducted Stock Audit of Tata Pigments Ltd., verifying physical inventory valued at ₹1,000+ lakhs and ensuring proper documentation and valuation.
  - Tested the design and operating effectiveness of internal controls and prepared internal audit reports for D B Corp Ltd (Dainik Bhaskar Group).
- **Tax Compliance & Advisory:**
  - Identified and rectified TDS defaults through revised returns for Tata Hitachi, helping reduce erroneous demands by over ₹250 lakhs.
  - Assisted in foreign remittance compliance by preparing Form 15CA/15CB for Indian Steel & Wire Products Ltd, ensuring proper documentation for cross-border payments.
  - Filed Income Tax Returns for SMEs, professionals, salaried individuals, and HNIs, offering guidance on deductions and optimization of tax liabilities.
- **Compliance & Specialized Audits:**
  - Headed Compliance Audit of Vidy Bharati Chinmaya Vidyalaya, ensuring adherence to statutory, regulatory, and trust governance standards.
  - Ensured accurate tax provisioning and filing under Indian Income Tax Act and TDS/TCS provisions.

### **Computer Proficiency**

- ❖ Expert working knowledge of MS-Office (Word, Excel, Power-point, Outlook)
- ❖ Expert working knowledge of MS Dynamics 365, Orion (ERP), Oracle (ERP), Tally ERP 9.0, Fusion ERP
- ❖ Basic working knowledge of SAP (ERP)