

Dinesh Kumar

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Address: 2/3 Thanappa Street, Triplicane, Chennai - 600005

Commerce graduate with internship experience in financial concurrent audits, KYC verification, loan documentation, and regulatory compliance aligned with RBI norms. Passionate about finance, auditing, and data-driven problem-solving, and teamwork, with a strong drive to create meaningful impact.

SKILLS

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|------------------------------|---|-------------------------------|
| - Concurrent Auditing | - KYC Compliance | - Legal Documentation Review |
| - Loan Document Verification | - Year-over-Year Profitability Assessment | - RBI Compliance Verification |
| - Digital Marketing | - MS Office: Word, Excel | - Data Validation |

EDUCATION

LOYOLA COLLEGE

Bachelor of Commerce (General)

Chennai, TN

July 2022 - May 2025

- Graduated with CGPA of 7.21 without any history of arrears.
- Member – Enviro Club, Health and Sanitation Committee.

Sri Jadavbai Nathmal Singhvee Jain Vidhyalaya Matric Higher Secondary School

Class 12, Higher Secondary Education

Chennai, TN

June 2021 - May 2022

- Secured 505 Marks with 84.16%.

PROFESSIONAL EXPERIENCE

CHATURVEDI & CO LLP

Internship

Chennai, TN

December 2024 – Jan 2025

Client: DCB Bank

Report Url: <https://dinesh-kumar-senthil.github.io/dk-assets/Internship-report-at-chaturvedi-and-co-llp.pdf>

Assisted in concurrent audits by verifying loan documents, KYC compliance, financial statements, and legal documentation, ensuring adherence to RBI norms. Gained broad exposure to banking operations, SME loan assessments, and compliance procedures.

- Conducted concurrent audits of DCB Bank, verifying loan documents, KYC compliance, and legal opinions in line with RBI guidelines.
- Gained exposure to various banking operations including Retail, School Finance, and Non-Retail segments.
- Analyzed Profit & Loss (P&L) statements and Balance Sheets (B/S) of companies to assess profitability based on bank norms.
- Reviewed and ensured tax audit applicability for SME loan accounts under Section 44AB.
- Scrutinized loan documents for compliance, including valuation reports, property documents and demand drafts (DD).
- Gained insights into tax provisions (TDS, GST, etc.) and their implications on banking operations.
- Documented and tracked audit findings using Excel and maintained detailed audit queries for follow-up.
- Studied and analyzed various financial regulations, including GST on under-construction properties and presumptive taxation under Sections 44AD, 44ADA, and 44AE.
- Participated in discussions with trainers to review and discuss audit progress and findings.

Relevant Skills:

- Concurrent Auditing, KYC Compliance, Loan Document Verification, Legal Documentation Review.

CERTIFICATION

FUNDAMENTALS OF DIGITAL MARKETING

Google Digital Garage

Online

September 2023

Certificate Url: <https://skillshop.exceedlms.com/student/award/hhC3LCsyLCNMuRmx7Wk1unow>

PROJECT

A Study on Financial Literacy Awareness Among College Students with Reference to Investment and Savings Decisions

Conducted an in-depth research study to assess the financial literacy levels among college students, focusing on their understanding and behavior related to savings and investment decisions. The project examined students' budgeting habits, investment preferences, savings patterns, and their exposure to financial education.

Project Report Url: <https://dinesh-kumar-senthil.github.io/dk-assets/Final-Project-Financial-Literacy-Awareness.pdf>

- Designed a structured questionnaire and collected primary data from 71 respondents using Google Forms.
- Analyzed the impact of demographic, psychological, and educational factors on financial decision-making.
- Applied descriptive research methodology using statistical tools such as percentage analysis, frequency distribution, and graphical representation (pie charts and bar charts).
- Explored key theories including Prospect Theory, Theory of Planned Behavior, and Life Cycle Hypothesis to interpret student financial behaviors.
- Provided strategic recommendations for improving financial literacy through curriculum development, workshops, and digital financial tools.

VOLUNTEER EXPERIENCE

ENVIRO CLUB MEMBER

Loyola College

Chennai, TN

January 2023 – December 2023

- Participated in the Inauguration cum Seminar on Wetlands and Water Resources – Ecological Solutions for the Environment, delivered by Dr. Amzad Basha Kolar, Department of Botany, The New College, Chennai.
- Attended a Seminar and Poster Competition highlighting key environmental challenges and sustainability solutions.
- Actively engaged in the **Marina Beach Cleaning Drive**, contributing to environmental conservation and raising awareness about marine pollution.
- Took part in an Environmental Awareness Rally to promote ecological responsibility and sustainable practices within the community.

HEALTH AND SANITATION CLUB MEMBER

Loyola College

Chennai, TN

July 2023 – October 2024

- Contributed to impactful community programs such as the Nutritious Food Cooking Competition, Elder Awareness Program, and Old-Age Outreach Initiative, supporting health education and elderly care.
- Participated in the Learn Today, Lead Tomorrow campaign focused on promoting preventive healthcare and leadership in sanitation awareness.
- Helped organize and took part in various cultural and recreational events including the Pongal Celebration, Carrom Tournament, Drawing Competition, and an Educational Rally aimed at spreading knowledge on hygiene and education.