**Career Objectives**

To seek a challenging & ambitious position in a professionally managed organization with a professional career of personal development linked to the organization profitability.

**WORK EXPERIENCE:**

**Ram Agarwal & Associate (Chartered Accountant)**

Senior Analyst (February 2020- Till date)

BSE- Indian Clearing Corporation Limited

Collaterals-

1. Verifying Fixed deposit certificates (FDR) against the CLASS report

2. Verifying Bank Guarantee against the CLASS report

3. Verifying bank statements against the IOC .

4. Checking physical FDR

Treasury-

* Availability of surplus funds and its deployment for investment (including early pay-ins) in various schemes as per investment policy.
* Redemption of funds to meet refund of additional capital and margin. Verification of the accounting of incomes from treasury operations on a monthly basis as required for monthly and Year-to-Date Profit and Loss reporting.
* Physical verification of investments on a monthly basis.
* Daily accounting of investments, redemption, sales with ascertainment of Profit/Loss.

Valuation of Investments on monthly basis

**Piramal Capital & Housing Finance Limited** (Used Car Loan)

• Validating Documents of Used Car Loan.

**Axis Bank** (Outbound Call Centre)

• Validation of recorded calls.

• Validation of leads are generated for all positive call dispositions.

• Validate whether leads are generated for negative call dispositions.

• Validate if mandatory trainings are successfully completed by Dos.

• Validate documents collected from DO for background verification.

• Ensure mapping of all customers are mapped to DRMs.

• Verify whether all system level IDs are deactivated on exist of a DO/DRM.

• Verify whether incentives given should be backed by call records, CRM leads.

• Verification of Salary, incentives and other payments to vendor with agreed fee structure.

• Verify whether duplicated payment of incentives is not made for the same sale.

• Verify whether incentives are paid only for positive calling dispositions.

• Validate whether there are no business calls made in breach of the TRAI regulations.

• Validate and analysis of Customer Complaints.

**P Parikh & Associate (Chartered Accountant)**

Audit Assistant (September 2018- January 2020)

**IDBI Bank** (Large Corporate Branch- Total business- 30,000 Cr)

• Validating documents of Large Corporate Branch.

**Bank of Maharashtra** (Central Statutory Audit- Branch and Zonal Office)

• Validating Advances, BS sets, Cash Verification.

**Suresh Surana Associates LLP (BFSI sector - Concurrent Audit)**

Assistant-Audit (May 2016 - September 2018)

**Yes Bank** (Credit Administrative Department & Retail Assets)

• Verification of Loan documents & Security documents.

• Review Mechanism for document collection post disbursement activities.

• Tracking of Exception reports.

**HDFC Bank** (Retail Branch Operations)

• Review of daily branch operational activities.

• Review of Cash Department, Stock & Stationery, and locker activity.

**EDUCATION:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Examination** | **Year** | **School/College** | **Board/University** |
| Bachelor of Commerce | 2014 | Regal College | Mumbai University, India |
| Higher Secondary | 2012 | SPM College | State Board of Maharashtra, India |
| Secondary School | 2010 | Christ Jyoti Convent School | State Board of Maharashtra, India |

**Personality Traits/ Personal Strengths**

• Self-motivated & positive attitude.

• Believe in teamwork.

• Focused on clination & flair towards learning concepts from grass root level.

• High degree of commitment & sincerity towards work

• Willing to take additional jobs & challenges.

**COMPUTER SKILLS:**

• Office Package: Microsoft Word, Microsoft Excel, Microsoft PowerPoint.

• Done Courses in Computer Basics.

• Worked on Flexcube & Finacle during audit period.