

**CHARTERED ACCOUNTANT& FINANCE PROFESSIONAL**

- **Highly accomplished CA and focused Financial Executive** offering insightful experience and proven competencies in strategic financial planning and operations management. Fosters productive partnerships with internal stakeholders and clients, resulting in the attainment of corporate goals.
- **Noted for leadership**, team building, and motivational training and coaching. Proactive with a total commitment to streamlining organisation wide costs. Focused on values, corporate objectives, and strategic planning to directly impact the success, growth, and profits of a business.
- **Holds keen business acumen**, in mapping financial needs and thereby formulating long term/short term strategies, helps to facilitate the achievement of the organization's objectives by increasing profitability and right sizing balance sheet.

**PROFESSIONAL DEVELOPMENT****Passed CA ICAN Membership Exam** in Feb 2017**CA Finals** (July 2015, 54%)**Integrated Professional Competence Course** (May 2011, First Attempt both group with 58.57%)**Common Proficiency Test - CPT** (June 2010, First Attempt with 83%)**Bachelors in Commerce (Account and Finance)**, Indira Gandhi National Open University(Jan 2016, 65%)**Higher Secondary Education** (2009, 73.50%)Qualified **Secondary School Education** (2007, 82.75%)**COMPUTER EXPOSURE**

- Exposure of Audit in SAP
- Exposure to various Accounting Packages viz Tally, Swastik.
- Conversant in MS Office and Windows
- Computer Training Course of 100 Hrs recommended by ICAI

**CAREER PROGRESSION****NIC Asia Bank Ltd, Lumbini Regional Office, *Relationship Manager* 12<sup>nd</sup> Jan 2018 –Current**

Nic Asia Bank Ltd, one of the largest private sector commercial banks in the country in terms of capital base, balance-sheet size, number of branches, ATM network and customer base. The Bank has more than 270 branches, 37 extension counters, 22 branch less banking and 289 ATMs across Nepal with a network covering all major financial centers of the country. The Bank strongly believes in Meritocracy, Transparency, Professionalism, Team spirit and Service Excellence. These core values are internalized by all functions within the Bank and are reflected in all actions the Bank takes during the course of its business. The duties and responsibilities are:

- Identify & Explore a new relationship for increasing branch loan portfolio base.
- Obtain required documents and report borrower's financial status, credit and property evaluations and prepare credit application recommending/commenting whether or not to provide/extend TR/renew the loan.
- Inspect the borrowers factory/go-down and proposed collateral to understand their background/business viability prior to loan process.
- Obtain required documents and report borrowers financial status. credit and property evaluations and prepare and finalize Credit Application.
- Check prepared Credit Facilities Offer Letter in order to ensure those are in line with approved credit terms and communicate to the concerned clients and get it acknowledged from the client at the earliest.
- Liaise with other department such as CAD, Trade, Legal, Valuator and Recovery for prompt customer service delivery.

- Liaise with Credit Service Unit in order to ensure regularity of EMI recovery, processing fee recovery.
- Visit existing borrower in regular intervals in order to assess business performance of borrower after approval and disbursement.
- Monitoring Credit facilities viz Covenants, follow ups, site/business inspection and recoveries.
- Review and follow up with the report sent from the branch on daily basis and consolidation of same.

### **Siddhi Vinayak Snacks & Noodles Pvt Ltd, *Finance Manager* 10<sup>th</sup> April 2017 – 5<sup>th</sup> Jan 2018**

Siddhi Vinayak Snacks & Noodles Pvt Ltd, a Manufacturing Company based in Nawalparasi having Head Office at Butwal Amarpath Rupandehi district, manufactures Instant noodles of different brand (Gazabko, Hamrohusi, Dosti etc) and Samurai Bhujia. The duties and responsibilities are:

- Responsible for the preparation of Monthly, Quarterly, Half Yearly and Annually Financial Statements
- Provide financial analysis for capital investments, pricing decision and contract negotiations
- Liaisoning with the bank for the Credit facilities availed by the Company
- Preparation of Financial Projection for investment proposal, credit facilities and renewal of Credit Facilities
- Computation and filing of Tax Return (VAT, Excise & TDS etc) in a timely manner
- Requesting the Bank for Letter of Credit and liaisoning with the bank regards payment procedure and LC Documents
- Formulate the Costing Formulae and determine the Competitive price for each product
- Preparation of Quarterly Budget for the Company and calculate the variances from the budget and report the significant issues to Managing Director
- Developing and designing the User Manual for the Company
- Provide for a system of MIS Report to Managing Director
- Liaise with External and Internal Auditors for the provision of information
- Process the Payroll in a timely manner
- Oversee the Finance, Accounting and Taxation Functions
- Ensure that all the accounts payable are paid in a timely manner
- Ensure that all the accounts receivable are collected promptly
- Ensure that periodic bank reconciliation are completed

### **RPB & Associates, Chartered Accountants, *Audit Manager* 2017**

**Feb 2016 – 7<sup>th</sup> April**

Leading chartered accountancy firm in Nepal rendering comprehensive professional services which include audit, management consultancy, tax consultancy, and accounting services

- Ensured that audit activity was well planned and well thought through
- Finalized Balance Sheets including notes to accounts and cash flow statement in compliance with Nepalese Companies Act, 2063 and generally accepted accounting principles
- Finalized Balance Sheets including notes to accounts and cash flow statement in compliance with International Financial Reporting Standards (IFRSs) and generally accepted accounting principles
- Carried out detailed analysis of financial statements and sorting out reasons for major variations
- Prepared Audit Committee presentation for discussion of audit issues
- Ensured compliance with the accounting standards and standards on auditing issues by ICAN
- Performed analytical review of financial statements including various areas such as Inventory, Revenue, and COGS
- Prepared audit reports in accordance with standards on auditing
- Reviewed records & Internal Controls of various departments like Procurement, Account & Finance, Inventory Management, Production, HR & Payroll and Statutory Compliance
- Ensure timely assessment and filing of tax return as per Income Tax Act, 2058.

#### **KEY ASSIGNMENTS HANDLED DURING RPB & ASSOCIATES**

Nature of Assignment	Name of Entity - Assignment Handled	Role
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IFRS Finalization and Reporting	Dangote Cement PLC-Nepal	Audit Team Leader
Statutory Audit	Siddhartha Insurance Ltd Thamel Co-operative Ltd Asha Laghubitta Bittiya Sastha Ltd	Audit Team Leader
Internal Audit	Nepal Telecom (NTC) Malika Vikas Bank Ltd Nepal State Merchant Bank Ltd	Audit Team Leader

#### PAST WORKING EXPERIENCE

Name of Company	Name of Entity - Assignment Handled	Role
NDRI & Co(Chartered Accountant Firm)-Aug 2015-Dec 2015	Lotus Group(Real Estate Company)	Audit Team Leader
RRCA & Associates-Aricleship Training(Oct 2011 to Oct 2014)	Havells India Ltd(Internal Audit) Lanco Group(Internal Audit) Orbis Financial Corporation Ltd(Internal Audit) Yes Bank Ltd(Concurrent Audit) The Mobile Store(Stock Audit) Religare Wellness(Stock Audit)	Article Trainee(Internship)

#### ADDITIONAL INFORMATION

<b>Address</b>	▪ Kathmandu, Nepal
<b>Marital Status</b>	▪ Single
<b>DOB</b>	▪ 13 <sup>th</sup> Mar, 1991
<b>Languages</b>	▪ English, Nepali and Hindi