

Padam Bhansali

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About

A growth-driven individual with a strong passion for numbers and a keen interest in the finance industry. With a sharp analytical mindset and strong attention to detail, I am committed to adding value to the organization I am associated with while fostering a collaborative and professional work environment.

Currently seeking an Industrial Trainee role in core finance domains to enhance my skills and contribute effectively through result-oriented approach, strategic thinking and excellent communication skills.

Education

INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

Foundation | 265/400 | **First attempt**

December '20

Intermediate | 241/400 | **Exemptions in 3 subjects**

December '21

Final | 408/600 | **State Rank 1**

November '24

ONKARMAL SOMANI COLLEGE, JODHPUR (JNVU, Jodhpur)

2021 - 2024

Bachelor of Commerce | Passed First Class

SHREE SWAMI NARAYAN GURUKUL SCHOOL, VAPI (CBSE)

2021

12th Standard | Score: 85%

Professional Experience

T R CHADHA & CO. LLP

April'22 - Present

Article Assistant (Statutory Audit)

- Collaborated on Limited Reviews and Statutory Audit of a **listed healthcare company with turnover exceeding Rs. 900 crores**, focusing on key areas such as doctor pay-outs, IND AS 116 compliance, revenue recognition policies, corporate guarantee income, and unbilled revenue recognition
- Executed statutory audit of a **Zircon manufacturing private entity with a revenue of more than Rs. 300 crores**, focusing on key areas such as inventory reconciliation, finance cost and realized/unrealized foreign exchange gains
- **Detected a significant financial misstatement** of ₹1.5 crore for a client with an annual revenue of ₹80 crore, resulting in a **qualified opinion** in the audit report.
- **Prepared financial statements** in accordance with **IND AS and Schedule III** of the Companies Act, 2013.
- Audited \$10M+ US-based Med-tech firm, focusing on Development cost capitalization and finance cost; identified **\$200K off-books loan and \$40K+ in accrued interest**, improving financial accuracy and deal-readiness.
- **Independently managed** a client's payroll processes and EPF returns filings and compliance while maintaining a strong client relationship.
- Performed internal audit focusing on financial records for a manufacturing entity, identifying and quantifying financial reporting risks, **highlighting incorrect capitalization in accordance with AS 10 (PPE)**, and delivered a comprehensive management report.
- **Prepared Impairment Testing reports** for subsidiary investments, evaluating valuation reports based on DCF projections.
- Audited investment portfolio (₹100Cr+ in FDs and mutual funds); identified **₹42L+ in unrealized MF gains** and **built a dynamic accrued interest model for FDs**, enhancing accuracy and significantly improving efficiency in financial reporting.

Certifications & Recognition

- **Cleared CFA Level 1** in first attempt
- **Preparing for CFA Level 2** examination, due in August '25.
- NISM Certification in **Research Analysis**
- Received Spot Recognition from T R Chadha & Co. for **strong communication and professionalism**
- Earned **Excel Skills Job Simulation** Certificate offered by **JPMorgan Chase & Co.**

Skills & Hobbies

- Active swing trader with **expertise in technical analysis** of equity stocks
- An **avid reader** and an **abstract writer**
- A **confident** and **articulate** communicator
- Proficient in **SAP, MS Excel, PowerPoint** and **Tally**
- **Independently designed and developed PyMusic** in 12th grade—a **fully functional Python-based music player** with MySQL integration for playlist management and YouTube support for music downloads
- Built an **Excel-based options tool** for Long Calls and Puts to instantly calculate payoffs and dynamically compute profit/loss sensitivity to underlying price movements across best, base, and worst-case scenarios.