

Career Objective

I am confident, highly organized and passionate individual. Aspired to work with Industry leaders where I can expertise my professional skills, there by contributing to the success and growth of the organization. By joining the industry, I want to grow professionally and personally.

Work Experience & Key responsibilities:

Jain Nikhil & Co (Kolkata): Article Assistant

Assignments	Name of Organizations	Area of focus
A) <u>Statutory Audits</u>	1)Kolkata Specialized ARMB Branch	<ul style="list-style-type: none"> Critical analysis in suitable provision making vide MOC. Complete reporting in other parts of IBC, SARFAESI, DRT cases and other areas of LFAR as per IRAC norms.
	2)Indian Overseas Bank	
	3)Khaitan India Ltd	<ul style="list-style-type: none"> Checking of all the accounts according to Ind AS, Companies Act 2013 and SEBI guidelines. Compiled with CARO and Schedule III in the course of audit.
B) <u>Financial Project Monitoring</u>	1)Hiranmaye Energy Limited	<ul style="list-style-type: none"> Bills Verification through agreements, contracts, PO (Purchase Order). Coal reconciliation, interests, statutory liabilities, salary, TDS calculations. Brief study of Contingent liability and litigation status of the company.
C) <u>Concurrent Audit of Banks</u>	1)RBI	<ul style="list-style-type: none"> Verification of bills of different departments as per contracts. Applicability of different section of TDS, TCS, & GST. Checking of Budgets, provisions & its utilization for various expenses. Checking of quotation register and selection of vendor and payment for the same as per tender. Checking of accounts done as per Ind AS. Verification of log book maintained for purchase of cars and their disposal for official purpose.
	2)State bank of India 3)Indian Overseas Bank 4)Central Bank of India 5)IDBI(Mid Corporate Branch) 6)Canara Bank(Kolkata Specialized Asset Recovery Management Branch)	<ul style="list-style-type: none"> Credit compliance Audits of borrowers above 1 crore. SWIFT verification, RBI Chest verification, lockers. Checked Casa a/c, stock statement, Book Debt Statement, inspection, insurance, income leakage, Excess draws, review and renewal, bank guarantees. Loan verification of big corporate borrowers, voucher verification, cash verification, identified potential NPA A/Cs Verification of Documents obtained as per sanction letter Proper compliance of legal audit observation Checking of Balance confirmation certificate & documents expired Proper mortgage has been done and if NOC is pending Analysis and follow up of proper compliance of Due diligence report of Borrower Handled Overall recovery procedures in big NPA A/C's through DRT, Civil Court, SARFAESI, NCLT, and OTS. Identified and discovered fraud cases transferred to ARM Branch through critical analysis.

D)Internal Audit	1)BRB NMPL Salboni Internal Audit	<ul style="list-style-type: none"> Quarterly internal audit of various accounts, input used in note making and quantity of output, wastage if any and its disposal
		Stock audits of various listed companies
This exposure was more of independently handled assignments directly executed with/under the partners and Managers of the firm.		

Educational Qualifications:

Courses	Institution	Exam	Year	Result	Remarks
Chartered Accountancy	ICAI	Intermediate Group1	May-19	54%	Exemption in 2 subjects.
		Intermediate Group2	Jul-21	53%	Exemption in 1 subject.
		CA CPT	Jun-16	62%	
B.Com	Seth Anandram Jaipuria College		2018	50%	
Class XII	WBCHSE		2015	91%	District Topper
Class X	CBSE		2013	82%	Class Topper

Certificates:

Courses	Institution	Year	Result	Remarks
Banking and Financial Market	IIM Bangalore (Online)	2022	67.00%	6 weeks course with midterm and Final exam.
Financial Market and Creating Sustainable Value on valuation	IIM Bangalore (Online)	2022	70.30%	6 weeks course with midterm and final exam.

IT Skills:

- Advance Excel, MS Office, Banking Finacle, Ethics, CAD software, ERP, Microsoft Power Point.

Soft Skills:

- Good **Oral** and Formal **written communication skills**
- Can **work in a team** and can **lead** small team

Languages:

- English (Proficient)
- Hindi (Proficient)
- Marwari (Native)

Interests:

- Painting
- Travelling

Personal Details

- DOB: 28.08.1997
- Address: Coochbehar, West Bengal: 736101