**AAMER**



**B.com, A.T.C, C.A ( Final )**

 **CAREER OBJECTIVES**

**Aiming for challenging assignments in Accounts, Audit, Finance and Taxation with an organization of repute & to work in a highly competitive environment.**

**ACADEMIA**

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|  |  |  |  |  |  |
| **Name of exam** | **Year of passing** | **University** | **Percentage** |  |
|  |  |  |  |
| **Aamer-395046@2freemail.com** | **S.S.C** | **April, 2008** | **Maharashtra state board** | **78.92%** |  |
| **Male** |  |  | **H.S.C(commerce)** | **March, 2010** | **Maharashtra state board** | **84.50%** |  |
|  |  | **B.com** | **April, 2013** | **B.A.M.U** | **69.30%** |  |
|  |  |  |  |
| **PERSONAL** | **C.P.T** | **Dec., 2011** | **I.C.A.I** | **121/200** |  |
| **I.P.C.C (C.A-Inter)** | **Nov., 2013** | **I.C.A.I** | **(Both group)** |  |
| **Birthday** | **:** | **22 December, 1993** |  |
| **Accounting** |  |  |  |  |
| **Father’s name : Mohammed Irfan** | **June, 2015** | **I.C.A.I** | **Applied** |  |
| **Technician (A.T.C)** |  |
| **Relationship** | **:** | **Single** |  |
| **I.C.A.I** |  |  |  |  |
| **Nationality** | **:** | **Indian** |  |  |  |  |
|  |  |  |  |  |
| **Languages** | **: English, Hindi, Urdu &** | **Status:** |  |  |  |  |
|  |  | **Marathi.** |  |  |  |  |



 **Chartered Accountant ( Final )**

 **Accounting Technician ( I.C.A.I )**



**Bachelor of Commerce ( B.com )**

 **HOBBIES**

 **SPORTS**



**TRAVELING**

 **FISHING**

**SPORTS ACHIEVEMENT**



**Bronze medal & certificate in state level Marathon.**



 **SKILL SET**

**Leadership qualities**



**Team Member**

**Creativity**



**Desire to Succeed**

**Positive Thinking**

 **BRIEF JOURNEY**

**March 2010:**

**Cleared HSC from Maulana Azad College Aurangabad, Maharashtra state board.**

**Dec 2011:**

**Cleared Common Proficiency Exam (C.P.T) Conducted by ICAI.**

**Nov 2013:**

**Cleared Chartered Accountant-Inter ( Integrated Professional**

**Competence Course ) I.P.C.C both group.**

**Simultaneously Cleared B.com ( Bachelor of Commerce ) from**

**Babasaheb Ambedkar University, Aurangabad Maharashtra.**

 **ORGANIZATIONAL SCAN**



**Chartered Accountants Company**

**( Mumbai )**

**Since :- March-2014 to Dec-2015**

**Designation:- Audit Assistant**

**Website:- www.talatiandtalati.com**

**Talati & Talati Chartered Accountants Group is a famous network consultancy firm in India having eight branches in different Indian metro cities with head office located in Ahmedabad, Gujrat. The firm established by former president of the institute of chartered accountants of India Mr. Sunil Talati. The firm’s client include various large scale corporate, Banks, Government agencies and co-operative societies.**

 **Internal Audit of Jawaharlal Nehru Port (J.N.P.T)**

**Jawaharlal Nehru Port (J.N.P.T) is the India’s largest container port located in Mumbai coastal area.**

 **Key Responsibilities and Audit Assignments :**

**Responsible for conducting and participating in the comprehensive evaluation of internal control along with audit team.**



**Identifies business process improvements for segment audit.**



**Review internal controls system concepts, application control process and procedure.**



**Under the guidance of audit manager analyze discuss and coordinate with the concern staff, revision and evaluation of internal control.**



**Prepares preliminary draft audit report highlighting the deficiencies and non-compliance issues and recommending additional controls to mitigate such deficiency.**



**Prepares draft audit report for audit manager highlighting the compliance status, issues, shortcomings and recommends action.**



 **Concurrent audit of Bank of India & Oriental Bank of Commerce**

**Wadala Branch of Bank of India is a leading foreign exchange branch in mumbai suburbs with a high volume of loans and deposits.**

 **Key Responsibilities and Audit Assignments :**

**Examination of financial transaction at the time of happening or parallel with transaction and Conduct concurrent audit strictly as per guidelines issued by Reserve Bank of India.**



**Check physical cash, stamp papers as per cash book of bank and verification of cash in hand with bank and ATM and report any discrepancy found in the report.**



**Check KYC policy and verification of documents in accordance with guidelines. Checking of loans and advance documents and approval of loan with delegation of power to branch/zonal manager.**



**Check forex transaction and ensure correct recording of bank commission/brokerage, calculating profit and loss on foreign exchange transaction. Periodically check NPA and potential NPAs and see the efforts made by bank to recover the amount. Finding out revenue leakage and ensure internal control check and prepares concurrent audit report, credit monitoring report and foreign exchange report and submission of the same to head office.**



 **Statutory branch audit of Federal bank**

 **Key Responsibilities and Audit Assignments :**

**Branch statutory audit is required to be done in accordance with the banking regulation act and guidelines issued by Reserve bank of India. Keeping in mind requirement of standards on audit SA-700 revised : forming an opinion and reporting on financial statements and other standards on audit.**



**Audit procedure consists of :-**



**Cash verification and tax related compliance like TDS, 15G, 15H, etc.**

**Verification of loan accounts:- Preliminary check, disbursement, post disbursement action Preparation of financial statement and cash flow statement.**

**preparation of long form audit report ( LFAR ) in accordance with RBI guidelines and submission of report before specified due date.**

 **Statutory audit of GVK Power & Infrastructure ltd.**

**GVK Power & infrastructure Ltd. is a leading player in infrastructure development in India. It has engaged in construction of Airports in India.Chatrapati Shivaji International Airport is one of the green field airport build by this company.**

 **Key Responsibilities and Audit Assignments :**

**Statutory audit is required to be conducted in pursuance of companies act and guidelines issued by SEBI (Securities and Exchange Board of India), Income tax and other Statutory laws. Statutory audit is mainly an audit of financial statement to check whether items of financial statement gives true and fair view.**



**Audit procedure consists of :-**



**Ledger scrutiny and compliance of law and regulations.**

**Check items of financial statement with base documents and evidence and ensuring correctness of amount.**

**Check ledgers of statutory dues such as VAT payable, TDS/TCS payable, professional tax payable, Excise duty and service Tax payable.**

**Prepare profit and loss account and balance sheet including cash flow statement, fund flow statement, statement of changes in equity and notes to accounts and audit report and timely submission of copies of audit report to concerned authority.**

 **XBRL Reports ( Extensible Business Reporting Language )**

**working experience in preparation of XBRL reports.**

**It is mandatory for certain companies based on criteria specified by MCA ( Ministry of Corporate Affairs ) to file their financial statement and annual returns to MCA in this specified format.**



**Chartered Accountants Company**

**( Aurangabad )**

**Since :- Jan-2016 to Jan-2017**

**Designation:- Accounts and Tax Assistant**

**Financial accounting and reporting**

 **Key Responsibilities:**

**Manage complete accounting cycle beginning with posting journal entries, opening and closing of accounts, reconciliation of accounts, preparing trial balance, cash flow statements, profit and loss and balance sheet along with annual reports. Scrutinize transfer vouchers, journal voucher, cash and bank vouchers.**



**Evaluate financial reporting system and accounting procedures, direct all accounting activities such as account receivable, accounts payable, annual budgeting, forecasting and cash flow management.**



**Payment of statutory dues and taxes, handle suppliers payments and timely filing of VAT returns, Income tax returns to statutory authority.**



**Checks applicability of TDS (Tax Deduct at Source) and TCS (Tax Collect at Source), calculation and timely filing of TDS and TCS return to income tax authority**



**Preparation of statutory reports under Maharashtra VAT and central sales tax laws and timely issuing of C-forms to vendors.**



**Calculate staff annual leave, leave salary, gratuity, PF, and service competition.**



**Tax audit**

 **Income tax audit is required to be conducted in accordance with income tax act, rules and circular and notification issued by CBDT ( Central Board of Direct Tax )**

 **Detailed verification of items of profit and loss whether item of expense is allowable or disallow in computation of income.**

 **Calculation of depreciation as per income tax and companies act and consider the same for tax purpose.**

 **Check compliance of income tax provision and computation of income under different head.**

 **Filing of tax audit report along with income tax return before due date specified by Government.**

**VAT audit**

**VAT audit is required to conducted pursuance to Maharashtra VAT and Central sales tax law and circulation notification issued by state VAT authorities.**



**Check detail purchase and sale transaction, proper classification of transaction such as exempted purchase/sale, taxable, inter-state, intra-state which attracts different tax rate and valuation method.**



**Check all tax invoices, returns, payment challan and comparing the same with dealer account maintained by government and finding differences if any.**



**Compute accurate input VAT (VAT receivable) and output VAT (VAT payable) and computation of net VAT payable / receivable keeping in mind applicability of VAT on capital assets and it’s setoff.**



**Discuss the discrepancies if any with senior. Discuss the matter with clients and obtained approval for the same.**

**Prepares VAT audit report and filing to statutory authority.**



**Internal Audit of “Buldhana Urban Co-Operative credit society Ltd.”**

**Lead manager of internal audit team for conduct of internal audit of Buldhana urban co-operative bank in accordance with bylaws of co-operative credit society.**



**Communicating discrepancies found with branch manager and making best efforts to correct the same.**



**Preparing draft audit report and discussing issues with senior manager of audit firm.**



**Preparing final audit report and submission of the same to respective zonal office of bank.**

 **Tax Filings**

**Income tax returns**



**Computation and filing of salary return.**

**Computation and filing of return under income from house property.**

**Computation and filing of return under profits and gains of business and profession.**

**Computation and filing of return of capital gain.**

**Computation and filing of return of exempt income and income from other sources.**

**VAT returns**



**Check completeness of purchase and sale transactions with proper classification & computation and filing of VAT and CST returns under Maharashtra VAT laws.**

**Computation of professional tax, payment and timely filing of professional tax return to state authority.**

**TDS/TCS returns**



**Check applicability of TDS/TCS provisions in different situations and computation of tax, interest penalties with due care and timely filing of return to income tax authority.**

**Appearing before VAT and income tax authorities for assessment hearing registration and reply of notices.**



 **Preparation of Project & CMA report for project financing**

**Collection and verification of loan documents.**



**Analyzing ratios and trend of financial performance, net worth and credit worthiness with supporting data. And ensures credibility of client by analyzing CIBIL and CRISIL report.**



 **Prepares projected financial statement, cash flow statement, working capital requirement in pursuance of base data.**

 **Prepares project and CMA report and submission of the same along with supporting evidence to financial institutions for loan approval.**



 **( Aurangabad )**

**Since :- Feb-2017 to Feb-2019**

**Designation:- Manager Accounts**

**Website:- www.pandesonsgroup.com**

**Pande Sons Group is one of the leading stockiest of cement, steel and manufacturer of Crushed stone, Artificial sand, RMC, concrete blocks & concrete pipes, in the state of Maharashtra. The company has business segment such as cement division, steel division, manufacturing and infrastructure division. It supplies construction materials to big infrastructure projects and ventures.**

**Key Responsibilities and Audit Assignments :**

**Manage complete accounting cycle beginning with posting journal entries, opening and closing of accounts, reconciliation of accounts and preparing quarterly trial balance, cash flow statements, profit and loss and balance sheet along with annual reports.**

**Ensure Strict Internal Control over Financial Reporting.**



**Managing Accounts Payable and Accounts Receivable and provide instructions to Accountant to take**

**regular follow up and recover Payments.**

**Timely Filing of VAT and GST Return, TDS and TCS Return, Timely Making Payments of VAT,GST,PF, ESIC and other Statutory dues to Statutory Authority.**



 **Performing internal audit procedure including compliance and substantive audit procedure.**

 **Finding risk of material misstatement and revenue leakage by observing, analyzing and calculating of**

**data.**

 **Assist accountants in preparation of financial statement and finalization of accounts including advising on taxation and legal matters in accordance with income tax, G.S.T (Goods & Service Tax) and Companies act.**

 **Help Auditors in Performing income tax and GST audit and appearing before VAT & Income tax authorities for Assessment, Hearing and Reply of Notices.**

 **Preparation of periodical reports consist of Aging analysis report, profitability analysis report, cash flow Statement ,Working Capital Statement, Variance Analysis Report ,and Submitting Monthly Stock Statement to bank to backup Working capital loans.**

**Periodical and surprise audit of stock and assets of company.**

**Prepare audit report and investigative findings, conduct follow up activities to make sure audit findings are resolved.**



**Life Insurance Company**

**( Mumbai )**

**Since :- March, 2019 - Till Date**

**Designation:- Senior Financial Service Manager**

**ICICI Prudential Life insurance is a top player of Indian insurance & investment sector. It is an India’s first private sector company to attain asset under management of Rs.1Trillion. It has asset under management (AUM) as on 31-3-2019 Rs.1604.10 Billion.**

**Key Responsibilities :-**



**Achieve growth and hit sales targets by successfully managing the sales team.**



**Design and implement business plan that expands customer base.**



**Build and promote strong long lasting customer relationship.**



**Managing a team of sales person who is selling financial & investment product of company**



 **IT AND MANAGEMENT FORTE**

**Packages and Software :**

 **Hands on experience with Computer Fundamentals, MS Office Applications and Internet concepts.**

 **Excellent working skills in MS-Excel.**

 **Rich experience with Computerized Accounts in Tally ERP.**

 **Working knowledge of XBRL ( Extensible Business Reporting Language ) for annual reporting to MCA ( Ministry of Corporate Affairs )**

 **Working knowledge of finacle which most of the bank uses.**

 **Working knowledge of Oracle which Jawaharlal Nehru Port Trust uses.**

 **Basic working knowledge of SAP FICO.**



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|  | **08** |  | **01** |  |  |
|  |  | **MS. Office** | **02** |  |
|  |  |  |  |
|  | **SAP FICO** |  |  |
|  |  | **Oracle** |  |
| **07** |  | **IT &** |  |  |
| **XBRL** |  | **Finacle 03** |  |
|  |  |
| **Management** |  |
|  |  |  | **Forte** |  |  |
|  | **Financial** | **Excellent Skills** |  |
|  | **Analysis** |  |
|  | **in MS. Excel** |  |
|  | **06** |  | **Tally ERP** | **04** |  |

**05**

**Programme & Courses :**

 **100 Hours. Information Technology Training Conduct by Institute of Chartered Accountants of India (I.C.A.I)**  **Orientation Program Conducted by Institute of Chartered Accountants of India (I.C.A.I).**

 **General Management Course in Communication Skill (GMCS) Conducted by Institute of Chartered Accountants of India (I.C.A.I).**