

KAJAL GUPTA

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CAREER OBJECTIVE

To work in a progressive organization that incorporates varied spectrums of work & diversity, enabling collective excellence and technical growth, personal fulfillment with welcome attitude for new ideas and concepts to enhance the overall growth of the organization.

PROFESSIONAL QUALIFICATION

EXAMINATION	INSTITUTE	MARKS (%)	YEAR
CA- FINAL 1 st Group	The Institute of Chartered Accountants of India	55.50%	May, 2018
CA- FINAL 2 nd Group		52.50%	Nov, 2018
CA- IPCC- 1 st Group		52.75%	Nov, 2013
CA- IPCC- 2 nd Group		50.67%	May, 2014
CA- CPT		51.50%	June, 2012

ACADEMIC QULAIFICATION

EXAMINATION	INSTITUTE	MARKS (%)	YEAR
B.Com (H)	University of Calcutta	59.33%	2014
Class- XII (Higher Secondary) (Commerce)	West Bengal Council of Higher Secondary Education	80.40%	2011
Class-X (Madhyamik)	West Bengal Board of Secondary Education	73%	2009

ARTICLESHIP TRAINING

M/s. Birla Kakani & Co. , Chartered Accountants, Kolkata (April, 2014 to April 2017)

Three years of healthy experience in auditing and accounting services, during the course of internship.

Nature of Assignment	Name of Client	Work Done
CAG Audit	Patratu Vidyut Utpadan Nigam Limited	<ul style="list-style-type: none">➤ Finalization of Financial Statement➤ Analysis of Key Financial Ratios

		<ul style="list-style-type: none"> ➤ Significant area of Audit related to Disclosure requirement including CARO. ➤ Verified financial statements prepared as per accounting standards and regulation. ➤ Handling client relations i.e. spokesperson.
Internal Audit	Nampa Electricals Pvt. Ltd.	<ul style="list-style-type: none"> ➤ Checking Internal Control area like Bill Passing, Payments, Stock Counting and Receivables. ➤ Identify deficiencies and suggesting measures to improve the same.
Bank Audit		
➤ Statutory Audit	State Bank of India- Deoghar Branch	<ul style="list-style-type: none"> ➤ Finalization of Accounts. ➤ Provisioning as per RBI norms ➤ Detailed analysis of NPA Accounts and probability of recovery. ➤ Checking of compliance with Income Tax Act, 1961 e.g. TDS Calculation, TDS Payment and Filing of Return. ➤ Preparing LFAR.
➤ Concurrent Audit	<div>Oriental Bank of Commerce- Brabourne Road Branch</div> <div>Paschim Banga Gramin Bank - Bauria and Manikpur Branch</div> <div>Union Bank of India- Lee Road Branch</div> <div>Punjab National Bank- Kethopole Branch</div> <div>United Bank of India- Treasury Branch</div> <div>Bank of Baroda- College Street Branch</div>	<ul style="list-style-type: none"> ➤ Provisioning as per RBI norms ➤ Detailed analysis of NPA Accounts and probability of recovery. ➤ Checking of compliance with Income Tax Act, 1961 e.g. TDS Calculation, TDS Payment and Filing of Return. ➤ Interest Calculation and timely recovery of Penal Charges, Processing charges , Documentation charges etc.

PRESENT EMPLOYMENT DETAILS

- Working in ICICI Bank, Regional Office, CMOG Department, Kolkata
- Monitoring of CAL under CMOG/SMEAG department.
- Scrutiny of various loan proposals.
- Analysis of credit worthiness of the loan applicant.
- Monitoring of Drawing Power, Limit utilization for the facilities availed by the customers.

ACADEMICAL HIGHLIGHTS

- **Secured 74 Marks in Strategic Financial Management.**
- **Secured 63 Marks in Financial Reporting.**
- **Secured 62 Marks in Information System Control and Audit.**
- 2nd Rank Holder in Class-XII examination in School.
- Secured Scholarship from WBCHSE for excellent results in Higher Secondary.
- Semi –Finalist of NIS Quiz Competition 2009 organized by NIS Academy, Kolkata.
- Best Student Award – 2009 from Pariwar Milan, Rashtriya Samajik Chetna Jagaran Kendra.

ADDITIONAL SKILLS AND ACHIEVEMENTS

- Winner of Inter College Dance Fest held in the year 2013.
- Finalist of Dance competition of Nokia India fest, 2013.
- Possess theatrical skills and was a part of various inter-school events.
- Class head and active member of organizing committee in school events.
- Fond of reading English Novels.

IT SKILLS

- Work knowledge of Integrated ERP like Tally ERP9, Finacle, etc
- MS-Office- Word, Excel & Power point.

PERSONAL DETAILS

Father's Name: Mr. Manoj Kumar Gupta

Date of Birth: 9th July, 1994

Address: Salap School Battalla, P.S- Domjur, P.S- Salap, Howrah- 711409.

Language Known: English, Hindi, Bengali.