



# MANSI LAKHANI

## Chartered Accountant

Chartered Accountant with experience as credit manager in Credit lending and Underwriting of Auto loans and 3 years' experience as an articled assistant in the field of Accounting, Bank Audit, Tax Audit, Statutory Audit, GST Audit and Return filing and Income Tax Return filing; aspiring to be an excellent finance professional who can learn, contribute, and upgrade the professional domain.

## ○ Contact

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## ○ Education

### *Chartered Accountant*

Institute Of Chartered Accountants Of India, Nov 2023

### *Bachelor of Commerce*

Indira Gandhi National Open University, Feb 2021

## ○ Soft Skills

Conversant with Tally ERP, Genius software, MS Office

Worked with Finnone, Flexcube, E-Kuber

Collaborative

Analytical Thinker

Precise

## Experience

### *☞ Credit Manager*

HDFC Bank – Ahmedabad, India.

May'23 – Oct'23

- Managed loan and credit requests and **made approval decisions** with ticket size of up to Rs. 15 million.
- Credit Monitoring and Underwriting of Auto Loan, **determining the credit worthiness and risk associated** with borrowers based on credit profiles, financial statements and business plans.
- Wide exposure in **lending and credit underwriting** guidelines, credit and income analysis, credit risk assessment, credit monitoring.
- **Managed a database** of all borrowers in accordance with bank standards.
- Ensured that all credit and loan standards are applied.
- Periodically reviewed lender portfolios to identify possible and mitigate any potential credit issues or frauds.

### *☞ Article Assistant*

G.P. Kapadia and Co. – Ahmedabad, India.

Nov'17 – Nov'20

- **Preparation of Books of Accounts** comprises of Balancesheet, Income statement, Cash flow statement and notes to accounts for the management. Good knowledge of Accounts payables, Account receivables, Data entry of Vendor invoices and Expense vouchers.
- All **Accounting Entries** like Purchase, Sales, Expense, Cash, Bank etc. Gained good knowledge in practical aspects of taxation, auditing, accounting, and professional ethics.

## ○ Certifications

ICITSS (IT/OC) and AICITSS (AIT/MCS) Conducted by ICAI for information Technology and soft skill development.

FP&A Masterclass Certification Course & Capstone Project from CA Monk.

## ○ Personal Interest

Cooking

Art Journaling

Reading Booking

## ○ Personal Information

Availability: – Immediate

Visa type: – Visit

Visa expiry: – 4<sup>th</sup> march 2024

Marital Status: – Unmarried

Nationality: – Indian

## ○ Languages

English

Hindi

Gujarati

- **Executed Statutory Audit, Internal Audit and Tax Audits** including walk through, analysis of financial statements and other perspectives of clients of Ceramic Industry having a **turnover in range of INR 30 crores to INR 200 crores.**
- **Effectuated Central Statutory Audit of Reserve Bank of India** for 2 consecutive years (2017–2018 & 2018–2019) for Ahmedabad Regional Office & Raipur Regional Office.
- **Conducted Concurrent Audit** of various government banks – Canara Bank, Central Bank of India, Dena Bank (Now Bank of Baroda).
- **Held Other Audits Assignments** such as **Stock Audit** of various Private Companies allotted from SBI, Dena Bank. **Pension Audit** of Amul (Anand). **GST Audit** at Central Bank of India. **Risk & Compliance Audit** at Central Bank of India.
- Part of the **Due Diligence Team** of various Mutual Fund Entities allotted by **AMFI**.
- **Prepared and filed** Income Tax returns for a diverse client base with total income ranging from INR 1 lakh to INR 75 Crore.
- **Assembled, Analyzed, and filed GST Returns** alongside the annual return and audit for diverse range of taxpayers.
- Core team member–**Developed SOPs** for the firm for GST Audits.
- **Contributed towards Building successful relationship** between the firm and the assigned clients by helping them in gaining an understanding alongside the advantages of statutory compliances from both financial and non–financial perspective.

## 🍃 Achievements

- **CA Final** – Secured Exemption in 3 Papers Indirect Taxation, Strategic Financial Management & Economic Laws.
- **CA IPCC**– Secured Exemption in 3 Papers.