

Sharvari Lattoo

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Intermediate Chartered Accountant (Certified Accounts Technician – Institute of Chartered Accountants of India), Bachelor in Commerce (Accounts) with 7+ years of experience in the field of financial Analysis, accountancy and audit.

Possess RPT visa, which allows to take up employment in Malaysia.

Work Experience

ICRA (India) - Credit Rating Company – Analyst (Credit Rating)

- Independently handled the Bank Loan Ratings (under BASEL II norms) for various mid-size corporates and SME/MSME Credit Ratings for industries
- Analysis of operational risk, business risk and financial risk based on analysis of financial statements, critical financial ratios, business environment, business policies and comparison with industry norms.
- Analysis of Cash flows and Working Capital position.
- **Preparation (Report writing) and presentation of Credit Rating Report** to assist Rating Committee throughout the Rating process.
- **Undertaking Reviews** for rating reports prepared by team members.
- Interactions with Client's top management & factory visits.
- Interactions with the Bankers, Auditors and other related parties.

S. V. Gogate and Associates – Chartered Accountants Firm (Senior Accountant and Audit)

- ***Assisting Statutory Audit, preparing Audit Report and Filing of Statutory returns:*** Verification of Financial statements in accordance with Accounting Standards for the purpose of assisting Statutory Audits of Private Limited Companies engaged in various industries such as chemicals, equipment, tools & machineries, service industries etc. Preparing Audit Reports. Filing Statutory Returns for Companies.
- ***Accounts finalization:*** Preparing Financial Statements from the available book records adhering Accounting Standards General Ledger Reconciliations, Bank Reconciliations, Cash book verification,
- ***Internal Audit:*** Operational Functions with special emphasize on Pre – Audit of Purchase Orders for keeping track on Project Margin through Project Margin Sheet of every individual Project. Examining accuracy and correctness of financial statements in general and cash and bank in particular with a special eye on budgeted project margin.
- ***Tax Audits:*** Verification of direct and indirect tax entries and credits in the financial statements along with timely payments. Tax Returns filing and preparation of Tax Audit Reports for Private Limited Companies & Partnerships/Proprietary firms.
- ***Ad hoc tasks:*** MIS Reporting, Projections and Forecasting, Feasibility & Other Special Purpose Reporting (Budgeting, etc.) Assisted for preparation of SOPs, flow charts for

Accounts_Payable department and purchase department of a Public/Private Limited Companies.

Education / Certification

Bachelor in Commerce, (India) – Mumbai University, India

Certified Accounts Technician – (Inter CA) – Chartered Accountants of India

Skills

Languages: English (Verbal and Written)

Computer Skills: MS Office (word, excel and power point), Tally (ERP), also worked on Oracle