

# DURVA ASHOK CHALAK

Qualified Chartered Accountant (CA) | FP&A | Credit Analysis & Risk Management | Audit & Compliance

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## PROFESSIONAL SUMMARY

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Results-driven Chartered Accountant with **5+ years of progressive experience** across financial analysis, FP&A, credit risk management, accounting, audit, and regulatory compliance. Managed credit proposals with ticket sizes up to **INR 50 Cr**, processed **200+ credit applications**, and facilitated loan approvals and disbursements worth **INR 600+ Cr** at ICICI Bank. Led end-to-end finance operations for **20+ client entities** and conducted **25+ statutory and tax audits**. Deep expertise in financial modelling, variance analysis, budgeting, and month-end/year-end close. Well-versed in Ind AS, IGAAP, IFRS 15, ASC-606, and US GAAP. Pursuing ACCA and US Accounting credentials to broaden global competence.

## WORK EXPERIENCE

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### Finance & Accounts Executive | Chartered Accountant

October 2025 – Present

*Diksha Gadsing & Associates, Pune*

- Manage end-to-end accounting, financial reporting, and month-end/year-end close for **20+ client entities** including Companies, LLPs, and Firms across multiple industries
- Prepare and finalize financial statements in compliance with Ind AS and IGAAP, consistently meeting statutory deadlines with zero filing delays
- Oversee GST compliance lifecycle — registration, return filing, reconciliations, departmental notice responses, and GST audits for the entire client portfolio
- Coordinate ROC, MCA, and Company Secretarial compliances including annual filings, board resolutions, statutory registers, and entity lifecycle management
- Lead statutory audit, internal audit, and tax audit engagements including planning, working paper preparation, and auditor liaison
- Advise clients on corporate restructuring, regulatory advisory, and compliance risk mitigation strategies

### Senior Credit Manager

September 2022 – October 2025

*ICICI Bank, Pune*

- Evaluated and processed **200+ credit applications** with individual ticket sizes up to **INR 50 Cr**, contributing to loan approvals and disbursements totalling **INR 600+ Cr**
- Built detailed financial projections, cash flow models, and CMA/CAM reports to support credit underwriting and investment decisions
- Conducted in-depth financial statement analysis, ratio analysis, and trend analysis to evaluate borrower creditworthiness and business viability
- Authored executive-level Risk Committee presentations featuring key financial KPIs, risk insights, and mitigation strategies for senior leadership
- Performed variance analysis on financial data, identifying deviations from projections and delivering actionable commentary for management review
- Collaborated with cross-functional teams (risk, legal, operations) to ensure thorough financial due diligence and regulatory-compliant documentation
- Produced periodic MIS reports tracking portfolio performance, financial metrics, and risk indicators for senior management and regulatory bodies

### Article Assistant (CA Articleship)

February 2018 – February 2021

*Chandorkar & Limaye, Chartered Accountants, Pune*

- Executed **25+ statutory, internal, and tax audits** across diverse industries including manufacturing, services, and trading entities

- Performed ledger scrutiny, account reconciliations, and financial statement preparation in strict compliance with accounting standards and tax laws
- Delivered MIS and management reports, maintained audit documentation, and coordinated with clients to ensure on-time completion of all assignments
- Assessed internal control frameworks, identified process gaps, and recommended improvements in finance and accounting operations
- Developed working knowledge of direct and indirect taxation — income tax, TDS, and GST return filing, reconciliation, and compliance

## CORE COMPETENCIES

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**Finance & Analysis:** Financial Planning & Analysis (FP&A), Budgeting & Forecasting, Financial Modelling & Valuation, Variance Analysis, Cash Flow Modelling, Month-end / Year-end Close

**Accounting & Reporting:** Financial Statement Analysis, Ind AS / IGAAP, Revenue Recognition (ASC-606 / IFRS 15), US GAAP, MIS & Management Reporting

**Audit & Compliance:** Statutory Audit, Internal Audit, Tax Audit, GST & Corporate Compliance, Regulatory Advisory, Risk Mitigation

**Credit & Banking:** Credit Analysis, Credit Underwriting, Due Diligence, CMA/CAM Reporting, Portfolio Risk Management

## TECHNICAL SKILLS

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Advanced Microsoft Excel (VLOOKUP, INDEX-MATCH, Pivot Tables, Financial Models), Power BI (Data Visualization & Dashboards), QuickBooks Online, Tally ERP 9

## EDUCATION

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<b>Chartered Accountant (CA)</b> Institute of Chartered Accountants of India (ICAI)	2018 – 2022	<b>US Accounting &amp; Bookkeeping</b> Completed: ASC-606 (Revenue Recognition)	<i>In Progress</i>
<b>Bachelor of Commerce (B.Com)</b> Savitribai Phule Pune University	2016 – 2019	<b>ACCA</b> Completed: IFRS 15 (Revenue from Contracts)	<i>In Progress</i>

## CERTIFICATIONS

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- Investment Banking and Valuations – Wall Street School
- Power BI Data Visualization Certification
- QuickBooks Online Certification (Level 1) – Intuit, February 2026