

BHAVIK MEGHANI

CA, M.Com & B.Com

Contact Information

Language : Gujarati, Hindi & English
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Professional Summary

Chartered Accountant with over 5 years of comprehensive experience in accounting, auditing, taxation, and banking operations. Skilled in GAAP-based accounting, preparation and analysis of financial statements, fixed asset and lease accounting, and month-end close processes. Experienced in conducting statutory, tax, and internal audits, and supporting pre-audit reviews of capital expenditure projects. Proficient in GST/TDS compliance, income tax return filing, and managing accounts payable/receivable with accuracy and control. Demonstrated expertise in credit assessment for working capital and LAP loans, including ratio analysis, risk evaluation, and loan documentation. Strong command of Excel, Tally, and core banking systems, with a focus on regulatory compliance, process improvement, and cross-functional coordination.

Education

Course	Year	Marks	Institute / University	Remarks
CA FINAL	May 2023	452 / 800	ICAI	3 Exemptions
M.COM	June 2021	7.52 / 10	M S University	Pass with Distinction
B.COM	May 2019	6.53 / 10	M S University	
12 th STD	March 2016	498 / 700	GSEB	Pass with Distinction
10 th STD	March 2014	490 / 600	GSEB	

Professional Experience

K S T & CO.

Senior Accountant

October 2024 to Present (Location : Morbi)

- GAAP-Based Accounting & Finalization:** Performed end-to-end accounting tasks including journal entries, revenue recognition, and preparation of financial statements (Balance Sheet, Profit & Loss, and Cash Flow) in compliance with GAAP.
- Accounts Receivable Management:** Managed client invoicing, credit memos, collections follow-ups, and resolution of billing queries. Ensured accurate and timely submission of invoices through client portals.
- Accounts Payable & Vendor Handling:** Handled vendor onboarding, processed payables, and maintained accurate records for banking, remittance, and tax documentation.
- Fixed Asset & Lease Accounting:** Prepared and maintained Fixed Asset Register, accounted for capitalization, depreciation, and disposals, and supported lease accounting and month-end adjustments.
- Reconciliations & Reporting:** Conducted reconciliations of AP, AR, GST, TDS, and other key ledger accounts. Created MIS reports and internal documentation to support audit and financial transparency.
- Audit, Taxation & System Implementation:** Assisted in statutory and tax audits, filed Income Tax Returns and GST returns, and supported the implementation of new accounting software for process improvement. Proficient in Microsoft Excel (Pivot Tables, VLOOKUP) with exposure to NetSuite and Salesforce.

ICICI Bank Ltd.

Business Loan Group RM - Working Capital

September 2023 to October 2024 (Location : Morbi)

- **End-to-End Credit Lifecycle Management:** Handled sourcing, credit assessment, and end-to-end processing of new client applications from CPA login to disbursement, including preparation of credit proposals, financial due diligence, post-disbursement monitoring, and portfolio tracking.
- **Comprehensive Financial Analysis:** Performed detailed ratio analysis (ISCR, DSCR, NCA, EBITDA, TOL/ATNW, WC Gap, Debtor/Creditor Days, Inventory Turnover, LTV, BBS, etc.) for credit evaluation across products such as Working Capital, Term Loans, and Project Loans. Conducted stock/book debt verifications and drawing power assessments for CC limits.
- **Client Relationship & Business Development:** Strengthened client relationships through tailored financial solutions, advised clients on interest servicing and credit terms, and identified cross-sell opportunities, contributing to portfolio growth and revenue generation.
- **Compliance, Legal & Documentation Support:** Coordinated with legal, compliance, and operations teams for smooth credit processing, managed charge creation/satisfaction on MCA (CHG-1, CHG-4, Form 8), property title checks, mortgage formalities, and addressed internal audit (hindsight) queries effectively.
- **Credit Appraisal & Risk Assessment:** Conducted detailed credit assessments for MSME and SME clients by analysing financial statements, ratios (LTV, TOL/ATNW, EBITDA), and credit reports to evaluate borrower creditworthiness and prepare Credit Appraisal Memos (CAMs).
- **Client Interaction & Documentation:** Conducted personal discussions (PDs) to understand business models, ensured accurate documentation including sanction letters and MIS reports, and coordinated with internal departments for smooth processing and disbursement of credit proposals.
- **Compliance & Portfolio Monitoring:** Ensured regulatory and internal policy compliance by addressing audit queries, verifying third-party reports (GST Karza, Technical, & Legal), and monitoring both new and existing client portfolios.

R C Thakkar & Associates And Jay Lakhani & Associates.

Articled Assistant

March 2018 to September 2021 (Location : Vadodara & Rajkot)

- **Accounting & Finalization:** Supported data entry, bookkeeping, bank reconciliation, and finalization of accounts in line with GAAP. Prepared and analysed financial statements (Balance Sheet, P&L, Cash Flow, Notes), passed month/year-end adjustments, and handled TDS reconciliation to ensure accuracy of tax liabilities.
- **Audit & Assurance:** Assisted in statutory, tax, internal, and stock audits for companies, LLPs, partnerships, and individuals. Involved in audit procedures including vouching, control testing (P2P, R2R, A2R, H2R), and documentation of SOPs and audit programmes. Led a team of 4 during audit assignments and participated in pre-audit for capital expenditure projects.
- **Taxation & Compliance:** Prepared and filed Income Tax Returns and monthly GST returns (GSTR-1, 3B), assisted in GST registrations, and handled TDS workings and reconciliation. Supported clients with Net Worth Statements, Turnover and Margin Certificates, and Capital Infusion Certificates for financial and lending purposes.
- **MIS, Finance & Software Implementation:** Assisted in preparation of CMA data and project reports for bank finance, supported new accounting software implementation for efficiency, and maintained records for Accounts Payable/Receivable with cut-off and ledger scrutiny procedures.

Extra - Curricular Activities

Work Place :-

- Attended **RM Induction Program** for Business Banking Group organized by ICICI Bank at Mumbai.
- Attended **Business Banking Strategic Meet** organized by ICICI Bank at Silvassa for Shubharambh contest.
- Experienced in **identifying and resolving complex problems**, with a strong aptitude for learning new concepts quickly.
- Developed **positive attitude** as well as **patience** which is specially taught by CA Course Journey.
- Committed to driving **continuous learning** and **improvement** in all aspects of work.

Others :-

- Attended **National Student Conference** organized by Baroda Branch of WICASA.
- Attended **Advance ITT & Soft Skill Training Program** Conducted by ICAI.
- Participate in **Project Presentation & Youth Festival** during M.Com & B.Com at M S University, Vadodara.
- Participate in Relay Race in **Khel Mahakumbh Sports** activities During the School.
- Overseeing the **family business shop** and managing its operation based on requirements.
- Volunteering in the activities like **Blood Donation Camps** organized by NGO & Participate in **Cricket Tournament** organized by Society & To be active in the society for management of such activities.
- **Tutoring / mentoring** younger students for various academic subject's Problems during Hostel Life.

Certification

- NISM Series VA : Mutual Fund Distributors (August 2024) - An Educational Initiative by SEBI

Key Skills

Taxation Software :-

- Winman CA ERP, Compu Office

Financial & Accounting Software :-

- Tally, Miracle, Profit Nx, Vyapar, Quick Book & Net Suit

MS Office & Productivity Tools :-

- Advanced Excel (Pivot Table, If, Sumifs, Countif, Macros, Data validation, Vlookup & Hlookup etc)
- Microsoft word & power point

Email & Communication :-

- Outlook, Gmail & Rediff

Mind Mapping & Visualization :-

- Xmind