**DIVYA** GEMBALI *- Firmly believes in "Given enough cycles, there is not an insurmountable challenge".*

 8939123517/ 9347013758

 divya.gembali@gmail.com

Motivated and highly professional with a wide spectrum of experience and exposure. Works to bring a dynamic and versatile portfolio of skills at work place and to serve the organization with positive attitude and efficiency.

**Work Experience:**

## Partner & Audit Manager / Bharati & Co.,

### Jan 2017 – July 2020

**Key Responsibilities:**

* Preparation and presentation of Financial Statements in accordance with Schedule III of The Companies Act, 2013.
* Conducting Tax Audits of Companies, Partnership Firms and various other concerns.
* Filing of Income Tax, TDS and GST Returns on timely basis.
* Handling accounting and related system reports for accuracy and completeness to include auditing master records and transactional data.
* Executing accounting data to internal tax personnel as necessary for corporate income tax filings
* Developing bank reconciliations, intra-company reconciliations, and other month-end general ledger reconciliations
* Managing journal entries and ensure proper general ledger postings in support of monthly closings
* Attending to Income tax scrutiny assessments and replying to the questionnaires.
* Business advisory services to various clients with regard to Income Tax, Company Law and Other Matters.
* Handling various other kind of Audits viz Internal, Statutory and Stock Audits for various companies and other Proprietary & Partnership firms.
* Audit Planning, Assignment and execution of various audits on timely basis.
* **Stock Audits, Concurrent Audits, Statutory Audits and Information Systems Audits for both Private and Public Sector Banks and also NBFC**s.
* **Verification of Loan documentation and also the rechecking of the appraisal process of both fund and non-fund based loans viz. Corporate loans, Housing loans, Bank Guarantees and other projec**t, term loans etc.,
* Submission of various reports/certificates as and when required by the Banks or any other organizations viz. Companies, LLPs etc., on timely basis.
* Conducting seminars and Awareness programmes to the trainees on latest changes and amendments.
* Peer review of the work performed by others.
* MIS Reporting and complying with internal control policies with regard to process.

### Financial Analyst / Merrill Technology Services India Pvt Ltd.,

### December 2014 – November 2016

**Key Responsibilities:**

* Preparation of Quarterly/Annual Financial Statements and Notes to Financial Statements.
* Preparation and Posting of the general ledger entries and Variance analysis reports for finalizing and month end closing of the accounts.
* Working on disclosures and preparation of related workings and schedules by following US GAAP and IFRS as a reference of Accounting Standard Codification (ASC) and FASB. Reviewing the disclosures to ensure the compliance as per the SEC requirements and also as within client-stated guidelines.
* Assisting in Securities Exchange Commission (SEC) regulatory filings for 10Q, 10K and Initial Public Offerings (IPO) for various different clients.
* Troubleshooting the validation errors arising in tool and peer review of the work performed by other team members.
* Identifying the variance analysis of AP and AR for some clients and the reconciliation process, as required by the client
* Preparation of Bank Reconciliation statement (BRS) and some other reconciliation statements, GL reports as requested by the Client.
* Communicate and assisting to the client on the accounting treatment with regard to GL process (GL Coding) and get back to client assuring him the changes has been made in the manner he wanted.
* MIS Reporting and complying with internal control policies with regard to process.

### Assistant Manager & Credit Analyst / Axis Bank Ltd.,

### May 2013 – July 2014

**Key Responsibilities:**

* Studying, Analyzing, Assessing, and interpreting client provided financial information and gathering information about clients from different other sources in order to assess their credibility.
* Undertaking Risk Assessment Analysis of client from internal and External sources as applicable.
* Visiting client’s workplace to know about the business and also to assess their credibility in repayment of the loan, if it gets sanctioned.
* Preparation of Credit Monitoring Arrangement (CMA) report of the client based on the past financial data as submitted by them, which will be certified by their Auditor and also analysis of different financial ratios.
* Assisting Internal Auditors at the time of Audit of the branch and providing necessary information as required by them.
* Periodic Review of the data submitted by the clients like Financial Follow up Report (FFR I&II), Stock Statements, Annual Report etc.
* Preparation of MIS data periodically viz. Weekly, Monthly, Quarterly and some other statements as and when required by the Management.

**Education:**

**Professional:**

## CA – Final / The Institute of Chartered Accountants of India, New Delhi in 2012.

## Professional Competence Course (PCC) / The Institute of Chartered Accountants of India, New Delhi in 2009.

### Common Proficiency Test (CPT) **/** The Institute of Chartered Accountants of India, New Delhi in 2007.

## Articleship Training / ICAI with M/s. JRS & Associates.

**Academic:**

## Graduation (B.com A&F)/ IGNOU, Chennai in 2017.

## Intermediate / Board of Intermediate Education, Andhra Pradesh in 2007.

## Secondary Education (SSC) / Board of Secondary Education, Andhra Pradesh in 2005.

**Technical Skills:**

## MS-Office.

## Accounting packages - Tally.ERP9, QuickBooks, MYOB.

## Accounting & Income Tax Software.

**Personal Identification Information:**

|  |  |
| --- | --- |
| Date of Birth | : 03-August-1990 |
| Gender | : Female |
| Marital Status | : Married |
| Nationality | : Indian |