

CA. VIDHNA LODHA



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Career Objective:

Inculcating ample knowledge to nurture professionally and personally by working with an organization wherein the journey and not the job will be the final destination.

Synopsis:

- A self-motivated professional with over 4 years of work experience in MIS and Analytics
- Post qualification experience with **Larsen and Toubro Realty (L&T Realty)** and **ICICI Bank, Mumbai**
- Work handled includes control and management of operating expenditure through analysis of cost drivers, preparation of budgets, implementation of budgetary controls and identification of saving opportunities
- Worked on financial models like NPV, IRR, Scenario Analysis, Cash Flow forecasts
- Exposure to MIS Reporting, trend analysis, variance analysis, finalisation of accounts, etc.
- Endowed with a passion for winning as demonstrated through excellence in the academia
- Team player and an analytical mind with the ability to think clearly and logically

Core Competencies:

- Cost management and control
- Project profitability analysis
- Variance Analysis
- MIS Reporting
- Budgeting and Forecasting
- Cash Flow Management
- Accounts Finalisation
- Statutory audit

Academia:

- 2014: **Chartered Accountancy** from ICAI (all levels in first attempt)
- 2013: **Bachelor of Commerce** from Mohanlal Sukhadia University, Udaipur

*Cleared all levels of **Civil Services exam (UPSC)** in first attempt and appeared for Interview (2016)

Work experience:

ICICI Bank
(Mumbai)

(September 2017 to February 2020)

Senior Manager, Planning Team-CAPRI (Cost and Productivity Rationalisation and Improvement); primarily responsible for analysis, management and reduction of operating expenditure

Key responsibilities

- Analysis of cost parameters including critical examination of cost drivers, trend analysis, challenging of standards
- Identification of saving opportunities in assigned expense line item and engaging with respective teams for implementation
- Preparation of budgets, assigning budget to business teams and tracking of expense against budget

- Preparation of presentations for meetings with top management, Cost Forum being one such meeting where saving initiatives identified by the team are discussed and recommended
- Ensuring accurate provisioning of expenses on monthly basis
- Preparation of MIS for communication of cost details, exception reporting, promoting economy in spends, etc.

Achievements

- Implementation of budgetary controls and development of real time dashboard for travel related spends
- Automation of expense MIS sent to business groups on regular basis

L&T Realty (Mumbai)

(November 2014 to January 2016)

Worked as CA-1 (campus recruited) on India's largest Transit Oriented Development (TOD) project at Seawoods Darawe (Navi Mumbai)

Key responsibilities

- Working on financial models like NPV, IRR, Scenario Analysis to calculate and compare profitability of different project proposals
- Preparation of Budgets, Cash Flow Forecasts and analysis of variance between budgeted and actual performance
- Preparation of presentations for Board meetings and other Committee meetings
- Coordinating with multiple departments for Internal Financial Controls reporting and compliance
- Compilation of data for MIS on sales, costs, collections, etc.

Achievements

- Assisted in successful migration of accounts from Tally ERP to SAP
- Standardised MS-Excel programs for end-to-end preparation of projected financial statements

Chaturvedi & Shah Chartered Accountants (Mumbai)

(September 2012 to September 2014)

Served articleship with wide exposure to Statutory and Tax audits along with various kinds of certification. Following are the major assignments handled -

| <i>Client</i> | <i>Industry</i> | <i>Nature of Work</i> |
|--|----------------------|--|
| Reliance Communications Limited and group companies | Telecom | a) Finalisation of standalone and consolidated financial statements, presentation of Accounts as per Revised Schedule VI, Tax Audit, Limited Review and circle audits b) Certification work c) Audit of comparative financial statements for Qualified Institutional Placement |
| Reliance Communications Employees Provident Fund Trust | Provident fund Trust | Independently completed finalisation of financial statements of this trust |

Served articleship for a period of 1 year. Major assignments handled were -

- Birla Cements Limited - Audit of Provident Fund Trust
- Tax Audit of firms in Marble Industry
- Individual taxation

Technical competence

- Proficient with MS Office (Word, Excel and Powerpoint) and analytical tools like Oracle DV, Microsoft Power BI
- Working knowledge of accounting and auditing in SAP (FICO) and Tally ERP

Personal Dossier

- Date of birth : October 19, 1993
- Present Address : 409, Al Mankhool 455, 26B street, Mankhool, Bur Dubai
- Permanent Address : Lodha Bhawan, Saravgi Gali, Nimbahera, Dist. Chittorgarh, Rajasthan
- Languages known : English and Hindi
- Hobbies : Travelling, watching web series
- Visa Status : Dependent Residence Visa