



CA SANDEEP KUMAR BYSANI



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Financial management, taxation, and audit professional with extensive experience seeking a challenging position in a reputable organization to contribute expertise and drive company growth and success

Profile Snapshot

- › A Chartered Accountant with **8.5 years** of comprehensive work experience in **credit management, financial management, taxation, and audit**, with a proven track record of success in various industries
- › Currently serving as a **Credit Manager at Kotak Mahindra Bank Limited**, specializing in the AGRI-SME division, responsible for credit granting processes, creditworthiness assessments, and annual planning based on business risk assessments
- › Proficient in a wide range of skills, including **financial reporting, MIS reporting, balance sheet management, general ledger, cash flow statement, petty cash management, internal and statutory audits, GST and TDS returns, risk analysis, fraud analysis, and compliance**
- › Demonstrated achievement in the current role by effectively managing the **entire credit granting process, ensuring consistent application of credit policies, and conducting periodic credit reviews of existing customers**
- › **People Leader**, who has successfully led and motivated teams in cross-cultural environment towards growth and success in the organization; created a clear & compelling view of future through coaching and execution
- › **A strategist** with recognized proficiency in spearheading business to accomplish corporate plans and goals successfully

Education & Credentials

- › **Chartered Accountant (Final)** from ICAI, Delhi in November 2016
- › **B.Com.** from Acharya Nagarjuna University, Vijayawada in May 2014
- › **CA Inter (IPCC)** from ICAI, Delhi in November 2011

Notable Accomplishments

- › Monitoring clients' portfolio performance, conducting profitability analysis, rendering sustained advisory services for securing high ROI and increasing retention levels
- › Engaging in credit risk management that ensured reduced delinquencies and mitigated losses; improved operational efficiencies & cost controls that strengthened bottom-line
- › Conceptualizing policy guidelines, managing credit appraisals involving verification, sanction of credit limits and delinquency analysis
- › Applying strong credit skills to ensure the credit quality of existing & newly acquired relationships is maintained and in line with the Bank's acceptable credit parameters

Key Impact Areas

Credit Management

Audit & Compliance

MIS Reporting

Credit Risk Analysis

Finance & Accounts

Client Relationship Management

Credit Appraisal

Liaison & Coordination

Team Building & Leadership

Soft Skills

Collaborator

Communicator

Innovator

Intuitive

Thinker

Analytical

Certifications

- Pursuing **Diploma in IFRS** from ACCA
- Pursuing **USCPA** from AICPA
- Completed Certification from **Grant Thornton**:
 - IFRS
 - Financial Modelling & Evaluation,
 - Power BI, Tableau & VBA Macros Excel

Career Timeline



Professional Experience

Role across the Career

- › Instituting & executing taxation strategies, making decisions and overcoming complex business challenges using experience-backed judgment, strong work ethics and irreproachable integrity
- › Engaged in the entire credit granting process, including the consistent application of credit policy, periodic credit review of existing customers, and assessment of creditworthiness of potential customers.
- › Developing annual plans based on business risk assessment, ensuring alignment with organizational goals and objectives
- › Preparing internal audit reports with detailed findings and practical recommendations to strengthen overall control, and perform special audits as required by regulators, business line management, and audit committees
- › Maintaining up-to-date documentation and ensure timely submission, while configuring Accounts Receivable, Accounts Payable, Banks, and General Ledger
- › Overseeing tax configuration and calculation procedures, preparation of VAT and CST statements, online submission of returns, bank reconciliation statement preparation, and support month-end and year-end financial activities
- › Collaborating with:
 - Clients & Stakeholders while keeping them informed of progress & issues in order to manage expectations on all requirements and deliverables
 - tax authorities for assessment & litigation proceedings & other tax matters in coordination with local tax consultants and departments
- › Monitoring all Indian Tax Compliance and submissions covering corporate tax, service tax and withholding taxes including tax returns, internal reporting and tax accounting

Highlights:

- › Ensured revenue leakage control and fraud detection by overseeing all areas of the hospital, implementing effective internal controls, and addressing GST-related issues, including registration, filing returns, and transitional matters
- › Expertly managed internal audit, statutory audit, and tax audit, while preparing financial statements, filing income tax returns, registering and filing returns for Service Tax, CST, and VAT, and submitting online TDS returns and payments
- › Conducted internal and statutory audits, prepared financial statements and income tax returns, registered and filed returns for Service Tax, CST, and VAT, submitted online TDS returns and payments, and handled PF returns, UAN details, and KYC details

Personal Details

Date of Birth: 12th June 1991

Languages Known: English, Telugu, Kannada and Hindi

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