Pushpak Kumar Charan Pahari

Live Projects

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Educational Qualification

Course	Year	Institution	Percentage	Remarks
CA Intermediate	Sep 2025	ICAI	64.5%	Cleared in **First Attempt** with Exemption in 4 subjects.
B. Com (Finance and Accounting) - Regular	May 2025	Christ University, Central Campus, Bengaluru	3.4 CGPA	Merit Holder & First Class with Distinction.
CBSE - Class XII	Mar 2022	Chinmaya Vidyalaya	94.70%	Scored 99 in Accounts and Maths.
ICSE - Class X	Mar 2020	Tagore Academy	91%	Scored 99 in Commercial Application and 90+ in Pure Maths.

Professional Experience

Article Assistant - BDO India Service Pvt Ltd, Bengaluru (Dec 2025 - Present)

GST Compliance & Automation	• **Managed GST compliance across 16 states**, covering **GSTR-1, GSTR-3B & GSTR-6 (ISD)** for **large SCS clients like TVS SCS**, leveraging **Power Query & Advanced Excel** to automate high-volume reconciliations, **reducing manual effort by 85%**. • **Optimised working-capital utilisation** through **E-Cash/E-Credit Ledger management and GSTR-2B/2A ITC reconciliation**, accelerating ITC availment and reducing deferred ITC. • **Extracted and reconciled Trial Balance & GL data from Tally**, ensuring data accuracy and audit readiness, while **automating GST return exception** testing and **Credit/Debit Note mapping**, flagging ₹ 40-50 lakh of potential eligible ITC. • **Ensured 100% e-invoicing compliance**, generating and validating **1,000+ invoices** using **BDO-enabled GST tools**. • **Delivered ₹200 million of GST refund** and **inverted-duty-structure** assignments for clients with turnover of up to **₹5,000 million**, reconciling supporting data and documentation to support claims.
GST Litigation & Risk	• **Designed and implemented a systematic live tracker** for **SCN, ADT-01, ASMT-01 & DRC-07** matters, integrating factual analysis, reconciliations and legal research to support **litigation strategy and assess potential tax exposure exceeding ₹100 million.** • **Conducted Probable/Possible Risk (PPR) assessments** for large corporates, including **Varun Beverages**, evaluating GST positions, identifying potential exposures and assessing key **Indirect Tax risk areas**. • **Automated first-draft preparatio**n for recurring GST notices through a litigation reply tool developed, reducing **drafting turnaround** and standardising responses across **SCN, DRC-01 and RFD** matters.
Indirect Tax Advisory	• **Assessed GST implications** and prepared **technical memoranda** on **inter-company & cross-border transactions, lease and repurchase/sale-and-leaseback arrangements, place of supply, related-party valuation and business restructuring**, including **capital restructuring matters**. • **Advised** and assisted clients on **Customs SVB (Special Valuation branch), provisional assessments and bond-related matters**, covering **transaction/valuation review, reconciliation, documentation and assessment finalisation**.

Finance Intern - Reserve Bank of India, Bengaluru (June - Nov 2024)

Banking & Financial Data Analysis	• **Analysed ₹20,000+ millions of advances across 10+ local/PSU banks,** reviewing sanctioned, disbursed and outstanding amounts and performing **leakage checks across 1,000+ records; recognised as a Top Performer.** • **Reconciled 1,000+ advance records** with bank reports and prior-period data, identifying **mismatches, exceptions and material variances**. Analysed **credit growth, deposit mobilisation, CD ratio, NPAs and sectoral credit patterns**, identifying significant period-on-period movements and emerging trends. • Built **Excel-based MIS, Pivot analyses, variance/exception reports and management presentations**, consolidating bank-level datasets and translating complex data into actionable insights for senior review.

Projects & Automation Tools

- **Developed** and **published** two licensed browser extensions on the Microsoft Edge Add-ons Store: GST Portal Extractor & Vendor Checker.
- Supply Chain Analysis Dashboard**:** Developed an **interactive MIS dashboard** to analyse **inventory movement, delivery performance, logistics costs, and working-capital drivers**. Consolidated operational metrics into actionable **management reports** to identify inefficiencies, monitor **business performance**, and evaluate opportunities to improve **cash flow, cost efficiency, and resource utilisation**.
- Regional Banking Audit & Intelligence Dashboard**:** Developed a dashboard to analyse **deposits, advances, and branch-level performance**, supporting **financial analysis, risk assessment, and management reporting**.
- GST Reconciliation & Compliance Automation Toolkit: Developed **Python-based GST automation tools** for **GSTR-2B reconciliation, vendor compliance, ITC discrepancy analysis, and bulk reporting**, leveraging **Python, Excel, Power Query, and VBA** to improve data accuracy and operational efficiency, reaching **12,340 users**.

Position Of Leadership

Position of Responsibility	• **Web Development Lead** – **ICSFA 2024 - Best Student Editor:** Designed and developed the official website using **PHP, HTML & CSS**, managing performance, responsiveness, navigation and accessibility. • **Event Coordinator** – **Cognito 2024**: Led planning, logistics, promotion and **execution, coordinating team members** to drive student outreach and participation. • **EDEC Business Society**: Coordinated student initiatives focused on **financial literacy, strategic thinking and entrepreneurship** with **editorial planning, content development and publication activities** including Eye Delineation & Quantum Competition
Technical Skills	• **Programming & Automation**: Python | Microsoft VBA| SQL | Power Query • **Data & BI**: Advanced Excel | Power BI • **Finance & Accounting**: Tally Prime | FMVA (Basic)
Significant Awards & Certifications	• **CFA Level I - Cleared | NISM Investor Certification** • PwC Switzerland – **Audit Job Simulation** • **Outstanding Achievement** – ICSFA | Excellence in Social Service Award
Extra-Curricular	• **Interests:** Technology & Automation | Business Strategy | Research | Photography