PRABHASH TIWARI

CA Finalist | CFA Level 1 Candidate | Risk Advisory, BDO India
Bengaluru | +91 8005337200 | prabhashtiwari007@gmail.com | LinkedIn

PROFILE

CA Finalist who cleared CA Foundation and Intermediate in the first attempt. Article Assistant in BDO India's Risk Advisory practice, conducting internal audits of a fintech NBFC across ITGC, treasury, collections and HR & payroll. Combines audit with technology, from a Microsoft Store app for **100M+ row datasets** to PowerShell and Python/VBA automation. Available for industrial training from **4 December 2026** for up to 12 months.

ARTICLESHIP EXPERIENCE

BDO India LLP — Risk Advisory Services, Bengaluru **4 Dec 2025 – Present**

Client: a leading digital lending NBFC (AUM INR 16,000+ crore)

- Internal audit for a fintech unicorn that has disbursed **6 crore+ loans** and lends **INR 30,000+ crore a year**.
- **Collections:** found **35 lakh+ promise-to-pay tags** with no connected call (82% of all PTP tags), which led to AI-based auditing of every collection call; also found **INR 11 crore+** in foreclosure fees not charged on 8.6 lakh early loan closures and settlement waivers above the 75% cap.
- **ITGC:** flagged high-risk gaps, including undetected USB data transfers, a firewall console open to staff laptops and wired and Wi-Fi networks on one VLAN, leading to USB restrictions, firewall hardening, VLAN segmentation and admin MFA.
- **Treasury:** flagged covenant lapses on **INR 78 crore** of term loans, from a late ALM statement to a pending end-use certificate; recommended a covenant tracker and end-use controls.
- **HR & payroll:** flagged **INR 46 lakh+** in payroll exceptions, including gratuity overpayments, Ind AS 19 misbooking and variable pay without approval, prompting two-level payout verification.
- Built a data-analysis application now used across the team to analyse millions of rows at once; its **Ask AI** feature lets anyone query data in plain English instead of writing code.
- Built a **PowerShell evidence collector** and an HTML dashboard running ~40 automated ITGC checks across 30 domains.
- Automated follow-ups and data movement with Python and VBA, and built Selenium tools that fetch laptop-warranty, vehicle-registration and IP-geolocation data for audit checks.

PROJECTS

Large Data Analysis Workbench — free Windows app on Microsoft Store

- Built an offline desktop app that opens CSV, Excel and Parquet files of **100M+ rows** in seconds, with saved check batches that re-run on next month's file; no Python or admin rights needed.
- **Ask AI** keeps client data local: only the question and column names go to ChatGPT, Claude or Copilot.

RBI Guidelines Simulator — interactive guide to RBI regulations

- Converted RBI guidelines into structured Markdown, then interactive HTML pages with SVG diagrams and charts.

AuditPT — auditpt.com, audit resource platform for internal auditors and CA students

- Built **OPE Filer** to turn ride-hailing receipts into Excel reimbursement sheets, replacing manual expense filing.

Also built aihar.in, a guide to government welfare schemes for residents of my village.

EDUCATION

Qualification	Institution	Year	Marks	Remarks
CA Intermediate – Group II	ICAI	Sep 2025	175/300	First attempt
CA Intermediate – Group I	ICAI	May 2025	169/300	First attempt
CA Foundation	ICAI	Jun 2024	225/400	First attempt
B.Com (Programme)	University of Delhi	2022–2025	7.64 CGPA	–
Class XII	City Montessori School, Lucknow	2022	95.75%	100/100 in Mathematics
Class X	City Montessori School, Lucknow	2020	93.2%	98/100 in Commerce

CERTIFICATIONS

NISM-Series-XV: Research Analyst Certification — National Institute of Securities Markets
Foundations of Data Science — IIM Bangalore
CFA Level 1 Candidate — CFA Institute

TECHNICAL SKILLS

- **Programming & data:** Python (DuckDB, Streamlit, PyInstaller), SQL, Excel
- **Automation:** VBA macros (Excel, Outlook), PowerShell and Bash scripting, Selenium, Python workflow automation

ACTIVITIES

- **Lead Generation Intern, Willow Wrap:** identified prospective clients and prepared data-driven business reports.
- **Member, Nivesh Society:** contributed to financial research reports.
- Organised **Entrecon '23** as part of E-Cell, Sri Aurobindo College.