

Mrs. Arti Shivanand Thakur

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DOB: 7th Feb. 1977

Summary :

- 10 years of experience in Finance Companies and Banks
- Good knowledge of Finance/ Accounting domain, Banking practices and Taxation/ Audit procedures
- Proficiency in Advanced MS Office, Tally, and Zoho Books
- Excellent inter-personnel, communication, analytical, and team management skills

Educational Qualifications :

- Bachelor's Degree in Commerce from the University of Mumbai, India
- Diploma in Banking from Welingkar Institute of Management, Mumbai, India
- Post Graduate Diploma in Financial Management from Welingkar Institute of Management, Mumbai, India
- MBA (Finance) from Sikkim Manipal University, India
- Certification in Financial Modeling from Simplilearn, India
- Post Graduate Diploma in Business & Corporate Law from Symbiosis, Pune, India
- Certifications in Financial Risk Management, International Finance, IFRS, and Financial Valuation from Vskills, India
- Certification in Business Taxation from the Center for Investment Education & Learning, India
- Certifications in Internal Audit, CFO Leadership Program & Applied Data Science in Finance from Udemy
- Certification in Financial Analytics from Great Learning, India
- Certification in Forensic Accounting from E-Learning College, UK
- Certification in Business Analytics from IIT Madras Pravartak, India
- Pursuing MS in Financial Engineering from WQU University, USA

Tools known :

- Financial / Software tools – MS DOS, Windows, MS Office (Word, Excel, PowerPoint), FoxPro, MS Access, MS Visual Basic, Tally.ERP 9, Zoho Books, SAP FICO, Power Query/ Power BI, Python/ SQL Programming

Work Experiences :**Experience at Yuva Intern, Noida, India (Virtual)**

Tenure : Apr. 2026 onwards

Work Profile : Working as a Financial Analyst

Role / Contribution :

- Performing projects in Taxation, including Fundamental Tax Principles, Tax Data Analysis, Compliance Case Studies, Risk Assessment, and Strategic Tax Planning.
- Performing Post-Implementation Tax Evaluation to assess effectiveness of tax strategies.
- Taking hands-on experience in Accounts Payable, including Vendor Invoice Verification, Journal Entries, Aging Analysis, Payment Scheduling, and Vendor Query Resolution.
- Preparing Financial Reports, conducting data analysis, and reviewing internal controls for compliance.
- Working on SAP FICO, covering system analysis, financial process modeling, budgeting & forecasting, data reconciliation, and performance/risk assessment.

- Managing end-to-end financial planning and analysis, including costing system design, profitability assessment, cost control, variance analysis, budgeting, forecasting, and financial reporting.
- Leading cash flow forecasting to ensure liquidity, developed risk management strategies, and oversaw investment portfolio decisions to optimize returns. Driving treasury technology implementation for operational efficiency and supported strategic decision-making through capital structure planning and financial analysis.

Experience at Kreativstorm, Berlin, Germany (Virtual)

- Tenure** : Aug. 2024 to Sep. 2024
- Work Profile** : Worked as an Apprentice (Corporate Finance)
- Role / Contribution** :
- Conducted industry analysis and stakeholder management to support project evaluation and strategic insights.
 - Interpreted and analysed financial statements and built financial models using advanced Excel techniques.
 - Evaluated funding sources by calculating cost of debt and equity, and assessed credit facilities for decision-making.
 - Applied valuation methods such as DCF and NAV, along with capital budgeting techniques.
 - Used financial ratios to compare actual performance with forecasts and analyse business trends.

Experience at Breakout, Bangalore, India (Virtual)

- Tenure** : Jul. 2022 to Oct. 2022
- Work Profile** : Accounting & Reporting Analysis Intern
- Role / Contribution** :
- Tracked and recorded daily expenses, ensuring accurate financial documentation.
 - Maintained and organized vouchers and invoices for proper record-keeping and compliance.
 - Reconciled revenue and expense data to ensure accuracy in financial reporting.
 - Managed attendance, MIS, and employee-related reports.
 - Maintained and updated customer information records.
 - Recorded accounting entries using Tally ERP 9.

Experience at Ananta Resource Management, Mumbai, India (Virtual)

- Tenure** : Jan. 2022 to Aug. 2022
- Work Profile** : Worked as an Accounting Intern
- Role / Contribution** :
- Performed data entry and maintenance of books of accounts using Zoho Books, Tally, and QuickBooks.
 - Prepared MIS reports and supported budgeting and financial planning activities.
 - Delivered presentations on various financial tools and applications.
 - Applied advanced Excel techniques, including Power Query and Power BI, for data analysis and reporting.
 - Worked on GST, TDS compliance, and bank reconciliation processes.
 - Participated in training sessions to enhance technical and financial knowledge.

Experience at GS Analytics Pvt Ltd., Udaipur, India (Virtual)

- Tenure** : Dec. 2021 to Mar. 2022
- Work Profile** : Worked as an Equity Research Analysis Intern
- Role / Contribution** :
 - Analysed annual reports, regulatory filings, and company presentations to gain insights into business performance and strategy.
 - Forecasted financial results of U.S.-based companies using data-driven assumptions and analysis.
 - Prepared concise investment reports evaluating company prospects and potential from an investor's perspective.

Experience at DC Ikigai Pvt. Ltd., Mumbai, India (Virtual)

- Tenure** : May 2021 to Aug. 2021
- Work Profile** : Worked as a Financial Analysis Intern (Sub-Lead)
- Role / Contribution** :
 - Collaborated with Parameter Database and Financial Modeling teams to deliver analytical insights, reporting, and project support for data-driven decision-making.
 - Prepared monthly reports covering key metrics, financial performance, variance analysis, and actionable commentary.
 - Managed and monitored operational reporting processes, including financial data and transaction analysis.
 - Developed linkages between financial statements and conducted sensitivity analysis to support business decisions.
 - Designed and delivered presentations summarizing financial insights and performance trends.
 - Worked with Audit & Assurance teams to perform risk assessments, identify system gaps, and recommend internal controls.
 - Built analytical models aligned with audit standards to detect system inefficiencies and ensure compliance.

Experience at Kotak Life Insurance, Mumbai, India

- Tenure** : Apr. 2011 to May 2012
- Work Profile** : Worked as a Customer Service Executive
- Role / Contribution** :
 - Coordinated with customers and internal departments to resolve queries related to E-Insurance services.
 - Prepared and maintained daily and monthly activity reports to track performance and operations.
 - Organized team meetings and management discussions to understand product updates and strategic objectives.
 - Contributed to improving productivity by identifying process enhancements and supporting system improvements.

Experience at Bajaj Capital Ltd., Mumbai, India

- Tenure** : Jan. 2010 to Apr. 2011
- Work Profile** : Worked as a Client Service Officer
- Role / Contribution** :
 - Advised clients on investments in mutual funds, fixed deposits, and insurance products, and developed portfolios aligned with financial planning goals.
 - Coordinated with Asset Management Companies to facilitate investment processes and ensure efficient service delivery.
 - Utilized tools such as Talisma to support client relationship management and business operations.
 - Prepared daily and monthly MIS and activity reports to monitor performance and track key metrics.
 - Managed and motivated team members to achieve targets and enhance overall productivity.

Experience at ICICI Bank, Mumbai, India

- Tenure** : Dec. 2008 to Jan. 2010
- Work Profile** : Worked as a Phone Banking Officer
- Role / Contribution** :
 - Engaged with existing bank clients to understand their short-term and long-term financial requirements.
 - Recommended suitable financial products aligned with client needs and financial goals.

Experience at ICICI Home Finance Ltd., Mumbai, India

- Tenure** : May 2004 to Feb. 2008
- Work Profile** : Worked as a Finance Executive
- Role / Contribution** :
 - Reviewed home finance documents to ensure accuracy, compliance, and alignment with internal processes.
 - Utilized banking systems such as Finacle (CRM) and FinnOne to support service and operational functions.
 - Collaborated with teams to identify issues and implement effective banking solutions.
 - Interacted with clients to understand requirements and provide appropriate financial service support.

Experience at Saraswat Co-Op. Bank Ltd., Mumbai, India

- Tenure** : Nov. 2001 to Apr. 2002
- Work Profile** : Worked as a Clerk
- Role / Contribution** :
 - Handled core banking operations, including cheque clearing and processing.
 - Maintained and updated banking transactions with accuracy and timeliness.
 - Managed document dispatch in accordance with customer requirements and service standards..

Experience at Unit Trust Of India, Investor Services Ltd., Mumbai, India

Tenure : Mar. 2000 to Sept. 2000

Work Profile : Worked as an Office Assistant

Role / Contribution :

- Managed scheme operations, ensuring accurate execution and adherence to company policies.
- Handled investor queries, providing timely and effective support regarding company services.

Projects :

	EY (Forage)	PWC (Forage)	Citi (Forage)	PWC (Forage)
Project Name	Financial Accounting Advisory Services (FASS)	Tax Simulation	Finance	Audit
Tenure	Dec 2024 – Mar 2025	Jan. 2025 to Apr. 2025	Apr 2025 – Jul 2025	Oct 2025 – Jan 2026
Project Description	Introduction to FAAS, IPO Readiness, Sustainability Reporting, Finance Optimization, Technical Accounting Research	Chart of Account Mapping, Book-To-Tax Differences, Calculating Taxable Income, Fit Energy's Tax Summary and Analysis	Balance sheet trends and KPI analysis, Validation of RWA calculations, Impact of Omicron on credit card sales, Limits monitoring and deposits tracking	Detailed Questions and Internal Correspondence, Purchasing process and control testing workpaper, Purchasing process walkthrough, Purchasing process flow and Risk control matrix.

Languages Known :

English : Professional,
Hindi - Indian : Professional,
Marathi - Indian : Native,
German : Basic