**Azza**

**Chartered Accountant-**

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# Objective

Seeking career-enriching opportunities in the field of finance, preferably in the areas of Audit, credit analysis, treasury management or financial planning and analysis.

# Summary

Educated at one of the Top Institutes in India (Institute of Chartered Accountants of India) coupled with my exposure beyond the confines of the classroom, I believe it has geared me up for the toughest challenges in the business world. I am a highly motivated and dedicated individual, capable of effectively functioning with minimum supervision. I have over four years of professional experience in the financial services domain – nearly 1 year as a Senior Financial Analyst (Financial planning and Analysis Team) for a large Multi National IT Company-UST Global Inc in India and 3.5 years as anArticled Assistant (Audit)with a renowned firm S. Ram & Company, Chartered Accountants in India. As a Finance analyst, I had close exposure in the areas of Corporate Financing, MIS reporting, Review of Financial statements and mainly responsible for monitoring variances and recommending actions to management by analyzing and interpreting data and making comparative analysis

# Work Experience

## Professional Experience

## Senior Finance Analyst (March –September 2016)

## UST GLOBAL INC- Kerala, India

Responsibilities Included:

* Creating Budgets, conducting variance analysis to determine the difference between projected and actual results as well as comparing actual performance with annual business plans
* Producing financial forecasts through use of models, scenario analysis, peer comparison, industry research, etc.
* Scrutinized general ledger reconciliation, general vouchers and conducted numerous examinations including P&L
* Analyze complex financial information and reports to provideaccurate and timely financial recommendation to management for decision making purpose.
* Providing investment advisory services through detailed research to the company management

June 2011 – June 2014: **Articled Assistant at S Ram & Co., Chartered Accountants –Kerala, India**

Responsibilities included:

* Handled numerous Internal audits including Housing and Urban Development Corporation (HUDCO), Kerala State IT mission(KSITM), Power Finance Corporation(PFC), etc
* Assisted as a Team Leader in successfully completing the Statutory audit of numerous public and private sector banks.
* Rendered expertise in Tax planning and consultancy services to various renowned clients from various sectors
* Have independently done the Finalisation of Accounts and Audits of various trading, service and hospitality concerns

# Career Highlights

* Acquired substantial knowledge of, and exposure to, all aspects ofAccounting and Audit which include, but are not limited to Taxation, MIS reporting, account reconciliation,
* At UST Global, expanded this knowledge to include detailed understanding of the Corporate Financing, handling large accounts, etc.
* Received consistent appreciation from both clients and superiors for excellent client interaction skills, analytical rigour and quality of reports

# Educational Qualifications

* Pursuing CPA (Certified Public Accountant) course by American Institute of Certified Public Accountants
* Qualified as a Chartered Accountant from Institute of Chartered Accountants of India (2010-2015)
* Bachelor’s degree in Commerce from Kerala University, Kerala, India (2007-2010)
* Completed Senior Secondary Level education from Indian School-Al-ain, Abu Dhabi, UAE in 2007
* Completed Secondary Level education from Global English School-Al-ain, Abu Dhabi, UAE in 2005

# Professional and Academic Achievements

* Earned the Chartered Accountancy certificate(CA) from Institute of Chartered Accountants of India in November 2015-CA membership Number 238903
* 3rd rank in university during Bachelor’s programme
* Secured Exemption in Financial Reporting, Advanced Management Accounting, Direct Taxes and Strategic Financial Management in CA Final examination
* Participated in various competitions and cultural activities during school and college days and secured prizes

# Personal Details

Date of Birth: 20th November 1989 (27 years)

Languages known: English, Arabic, Hindi, Malayalam and Elementary French