

Baibhab Goswami

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Profile

Finance graduate with 7 years' experience in accounting, auditing, financial reporting, and tax planning, now pursuing MSc in Sustainable Finance. Entrepreneurial spirit led to the founding of a financial consulting firm. Expertise in creating fiscally responsible strategies aligned with sustainable practices. Strong analytical skills with excellent interpersonal and communication skills, developed while working with culturally diverse teams. Demonstrates a commitment to driving financial performance alongside positive environmental and social impact.

Education

MSc. in Sustainable Finance	2023 – 2024
UCD Michael Smurfit Graduate Business School, Dublin, Ireland	
Key Modules: Energy Economics & Policy; Renewable Energy Finance; Applied Derivative Securities; Portfolio and Risk Management; Financial Econometrics.	
Additional Module: Climate Change and Business Sustainability (based on the UNFCCC).	
Association of Chartered Certified Accountants (ACCA-part qualified)	2022-
Completed practical training and 6 out of 13 modules.	
Integrated Professional Competence Exam (CA-Inter)	2016 - 2020
Institute of Chartered Accountants of India, India	
Master's in Commerce (Grade 1:1)	2018 - 2020
Indira Gandhi National Open University, India	
Post-Graduate Diploma in International Business Operations (Grade 1:1)	2018 - 2020
Indira Gandhi National Open University, India	
Bachelor's in Commerce (Grade 1:1, with distinction)	2013 - 2016
Ravenshaw University, Cuttack, India	

Career Experience

Research Assistant , UCD, Dublin, Ireland	Nov 2023 –
<i>Providing support in academic research.</i>	
<ul style="list-style-type: none">Conducted comprehensive literature reviews to underpin current research projects, ensuring robust theoretical foundations.	
Proprietor , Chetana Financial Services, New Delhi, India	Nov 2020 – Aug 2023
<ul style="list-style-type: none">Headed a group of 9, orchestrating weekly meetings to tackle and resolve operational challenges, enhancing professional growth, and offering constructive critiques to boost team efficiency.Provided tailored direct and indirect tax planning and filing services, achieving up to 90% client retention by focusing on client satisfaction and specific client requirements.Expertly crafted forecasted financial statements for client credit applications, consistently achieving a 93% success rate in securing approvals.Advocated for fiscally prudent money investment strategies in line with sustainable practices, tailoring guidance to client needs in a financial consultant capacity.	

Article Assistant, Raj Aniruddh & Associates, New Delhi, India

Nov 2019 – Oct 2020

- Led the organisation-wide annual balance sheets and income statements finalisation process and corporate reporting, coordinating with cross-functional teams to enhance efficiency and accuracy.
- Enhanced the direct tax services team's performance, successfully implementing strategies that led to a reduction of up to 15% in tax liabilities for select clients while maintaining full compliance.
- Advocated for the adoption of virtual financial services during the COVID-19 period, contributing to the sustenance of client trust and achieving a 7% increase in monthly turnover.

Article Assistant, Arun Malhotra & Associates, New Delhi, India

Nov 2016 – Nov 2019

- Directed a variety of audit engagements, including statutory, tax, stock, and internal audits, and proactively identified errors, preventing a client from incurring a potential fine of INR 2 million once.
- Was integral to a special fraud investigation unit, traced approx. INR 30 million in misappropriated funds, demonstrating sharp analytical skills and a commitment to financial integrity.
- Maintained general ledger integrity, achieving flawless financial records, and reducing cash flow statement reconciliation errors by 40%, thereby enhancing decision-making reliability and adherence to fiscal compliance.
- Streamlined the account closure and finalisation process, cutting down the cycle time by up to 20%, expediting the year-end closing activities, and supporting timely and accurate financial reporting.

Working Papers

- Goswami B., Dutta S. [Fiscal Performance & Economic Growth: A cross-state empirical analysis between Tripura and Developed States of India](#). (2023).
- Goswami B., Gupta N. Greening the Grid: Evaluating renewable energy's contribution to lowering India's carbon intensity and climate commitments. (2023).
- Goswami B. Patterns and Trends in ETS Prices: A comparative analysis of ETS markets worldwide. (2024).

Additional Skills

- **Languages:** English (proficient), Bengali (native), Hindi (proficient), Oriya (conversant)
- **Programming Language:** Julia; MATLAB.
- **IT Skills:** Oracle; SQL; STATA; LaTeX; Advanced user of Microsoft Office (Excel, Word, PowerPoint).
- **Certification:** Bloomberg; Tally ERP9.

Other Information

- **Awards:** Kulapati K.M. Munshi Award in Mathematics, Bharatiya Vidya Bhavan (2011); Certificate of Commendation, Shikhan Bharati (2011); Subramaniam Character Certificate, BTVM (2008).
- **Achievements:** Second rank, Bachelor's in Commerce, Ravenshaw University (2016); AISSCE Commerce State topper (2013); Perfect CGPA (10.0/10.0) in AISSE (2011).
- **Volunteer:** Ray's Foundation, Odisha (2016-2023).
- **Interest:** Regional theatre and recitation; received Biswajit Das Memorial Award (2007).