

# 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

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

## Career Experience

<b>Research Assistant</b> , UCD, Dublin, Ireland	Nov 2023 –
<i>Providing support in academic research.</i>	
<ul style="list-style-type: none"><li>Conducted comprehensive literature reviews to underpin current research projects, ensuring robust theoretical foundations.</li></ul>	
<b>Proprietor</b> , Chetana Financial Services, New Delhi, India	Nov 2020 – Aug 2023
<ul style="list-style-type: none"><li>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.</li><li>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.</li><li>Expertly crafted forecasted financial statements for client credit applications, consistently achieving a 93% success rate in securing approvals.</li><li>Advocated for fiscally prudent money investment strategies in line with sustainable practices, tailoring guidance to client needs in a financial consultant capacity.</li></ul>	
<b>Article Assistant</b> , 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 Paper

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- Fiscal Performance & Economic Growth: A cross-state empirical analysis between Tripura and Developed States of India[\[pdf\]](#) (First author).

## Additional Skills

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- **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

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- **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).