



Shruti Agrawal

Chartered Accountant

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SUMMARY

A motivated Chartered Accountant with 3 years of **article ship experience** in **Financial Services Risk Advisory** encompassing audit, risk assessment, and process improvement across the financial services sector. Skilled in evaluating internal controls, identifying operational inefficiencies, and recommending enhancements through hands-on involvement in concurrent audits, ICOFR reviews, and regulatory reporting assignments.

Demonstrates strong leadership capabilities, backed by a proven track record of initiative, collaboration, and coordination in college level committees and professional engagements.

EDUCATION

Course	Year	Institution	Score
CA Final	2025	Institute of Chartered Accountants of India	57.50%
Bachelor of Commerce	2023	Narsee Monjee College of Commerce and Economics	08.22
CA Intermediate	2021	Institute of Chartered Accountants of India	59.00%
CA Foundation	2020	Institute of Chartered Accountants of India	73.00%
12th HSC	2020	Narsee Monjee College of Commerce and Economics	91.69%
10th (SSC)	2018	Udayachal School	95.40%

WORK EXPERIENCE

Article Assistant

Mar 2022 - Mar 2025

Grant Thornton Bharat LLP- FS Risk Advisory

Mumbai, Maharashtra

- Conducted **continuous control monitoring** of a leading bank, involving **monitoring of General Ledgers (GLs)** – including review of GL/internal account openings, modifications, reconciliations, approval mapping, transaction monitoring, mystery shopping, and exception reporting.
- Reviewed **Special Mention Accounts (SMA)** for a bank, analyzing disbursements and repayments, and identifying risks like evergreening and unauthorized internal debits; suggested remedial actions.
- Participated in **Time & Motion Analysis and operational effectiveness** assessments for a credit information company, mapping end-to-end processes, developing flowcharts, and analyzing process efficiency.
- Led a **compliance tool review** for a leading bank, testing the completeness and functionality of the compliance system; identified regulatory gaps, control issues, and proposed stronger process controls.
- Assisted in **RBS Tranche 1** review of a bank, verifying RBI reporting related to DCTs, and reporting discrepancies due to misinterpretation or miscalculations.
- Assisted in **ICOFR review and internal audit** of a cryptocurrency exchange, evaluating controls in revenue and treasury, drafting SOPs and RACMs, and highlighting key risks and improvement opportunities.
- Evaluated **Related Party Transactions (RPTs)** for a bank, assessing agreements and inter-company transactions, identifying process/control gaps, and recommending compliance enhancements.
- Performed **internal audit checks** for banks and insurance companies, covering processes like customer onboarding, KYC, deposits, overdrafts, motor underwriting, policy issuance, and claims processing.

POSITION OF RESPONSIBILITY

- Held leadership roles in the Narsee Monjee College of Commerce and Economics in Committees like the **Planning Forum**, serving as **Joint Secretary** (2021–2022) and earlier as a Member in the Events Department (2020–2021), contributing to the planning and execution of institutional events and initiatives.
- Served as **Treasurer** of The Computer Society (2019–2020), overseeing budgeting and expense management; also worked in its Public Relations Department (2018–2019), handling communication and outreach.
- Volunteered as an Assistant for Umang Fest (2019), supporting event coordination and logistics.

ACADEMIC AND PROFESSIONAL AWARDS

- Spot Award** – Grant Thornton Bharat LLP | **2023**
- Spot Award** – Grant Thornton Bharat LLP | **2024**
- Best Speaker (3rd Position)** – The Institute of Chartered Accountants of India | **2024**