

## **Smruthi Ramaraj**

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### **Education**

#### **Mount Carmel College (Autonomous), Bengaluru**

**Bachelors' in Commerce (Industry Integrated)-Honours:** Ongoing: 2023-2026

Relevant Coursework: Gained proficiency in financial analysis, marketing strategies, and economic theory, applying these skills in real-world business scenarios through projects, case studies, real-time industry visits and internships which helped bridge the gap between the education and the corporate.

#### **PSBB Learning Leadership Academy, Bengaluru**

All India Senior School Certificate Examination (AISSCE): 2021-2023: 3 on 4 GPA

#### **PSBB Learning Leadership Academy, Bengaluru**

All India Secondary School Examination (AISSE): 2020-2021: 3.6 ON 4 GPA

### **Experience:**

#### **Lucas TVS Limited-Corporate Finance Intern-Chennai, Tamil Nadu- May-June 2025**

- Conducted in-depth analysis of core financial statements—including income statements, cash flow statements, and balance sheets—to assess operational performance and identify variances impacting financial health.
- Executed end-to-end fixed asset reconciliation across 7 multi-location manufacturing facilities, aligning physical asset data with general ledger records to ensure accuracy in capital asset reporting.
- Applied advanced accounting concepts, including deferred tax liability and expenditure computations, to support quarterly compliance and tax planning processes.
- Supported the development of MIS (Management Information Systems) frameworks by aggregating and structuring financial data to enhance visibility in executive dashboards and performance metrics.
- Performed depreciation calculations in accordance with applicable accounting standards (Ind AS), using straight-line method; ensured alignment with statutory and internal reporting requirements.

#### **PVH Arvind Fashion Pvt Ltd. Tommy Hilfiger and Calvin Klein- Finance Intern- Bengaluru, Karnataka-May-June 2024**

Analysed the business model of the company, along with the organisational structures and various departments,

- Deeply assessed the cash-flow cycle of the company and analysed various financial statements of the company and quantified them into a comprehensive financial report,
- Examined the credit risk borne by the company, studied and devised various tools to tackle the same,

### **Leadership Roles & Achievements**

- Secretary of Public Speaking Association**, Mount Carmel College, Autonomous , **for 2 consecutive academic-sessions, 2024-26.**
- Subordinate Head of Entrepreneurship Development Program of Commerce Association**, Mount Carmel College, Autonomous for **academic year 2023-24.**
- Part of the Finance Core Team of Public Speaking Association**, Mount Carmel College, Autonomous for **academic year 2023-24.**
- Ranked 1st at the Karnataka state level debate competition** hosted by **Verbattle, Bengaluru** for the year **2023-2024.**

### **Projects & Courses**

#### **EY GDS One Week Program - Audit and Assurance, [August 2024]**

- Learnt creating and optimizing VBA Macros to streamline data management along with excel
- Gained an understanding in deploying automated workflows using RPA.
- Gathered knowledge on building interactive and insightful data visualization with Power BI.

#### **Investment Portfolio Simulation [Christ University, Bengaluru], [April 2023]**

- Managed a simulated investment portfolio in an All-India level platform.
- Performed market analysis and made investment decisions based on financial news and trends.

#### **Certificate Program on Capital Markets [Stockathon Academy, Bengaluru], [May 2023]**

- Created and started investing in debt and equity on a simulation platform, StockByte.