

GOURI PARVATHY S

Bengaluru

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EDUCATION

Mount Carmel College Autonomous

Bengaluru, Karnataka

Bachelor of Arts in Economics (Hons)

2022-2026

- **CGPA:** 9 (10 point scale); First Class Exemplary
- **Relevant Coursework:** Macroeconomics, Microeconomics, Econometrics, Risk Management, Marketing Strategy

Vimala Hridaya HS School

Kollam, Kerala

Senior Secondary (XII) / 94.66%

2022

WORK EXPERIENCE

Kerala Minerals and Metals Ltd

Kollam, Kerala

Finance Intern

May 2025- June 2025

- Assisted in processing purchase and work orders, including voucher preparation and approval within KMML's structured multi-tier system.
- Managed medical reimbursement claims, verifying documentation such as bills and prescriptions, coordinating with HR and finance, and facilitating timely reimbursement through salary adjustments or direct transfers.
- Supported working capital operations, gathering financial reports and assisting with documentation review needed for securing short-term banking facilities.

Quilon Cooperative Urban Bank

Kollam, Kerala

Finance Intern

May 2024- June 2024

- Entered all registered loans from the loan book into the bank's system, ensuring accurate and timely data management.
- Assisted in the preparation of reports concerning previously sanctioned loans, providing comprehensive summaries for board members

ACADEMIC PROJECTS & RESEARCH

- **Comparative Analysis of Insurance Across Income Groups**
Analyzed adoption patterns of insurance among low, middle, and high-income households (ages 18–65). Conducted survey (25 responses) and statistical analysis, identified financial literacy gaps and recommended digital awareness models.
- **Impact of Food Delivery Apps on Consumer Behavior**
Surveyed 205 respondents to study spending behavior and digital consumption patterns. Highlighted convenience and discounts as key drivers, with implications for consumer businesses and regulatory oversight.

LEADERSHIP & POSITIONS OF RESPONSIBILITY

- **Core Team Member – Mount Carmel Innovation, Incubation & Entrepreneurship Cell**
Coordinated logistics for events like *Sustainability Startathon*, enhancing operational efficiency by anticipating and mitigating challenges.
- **Class Representative**
Acted as liaison between faculty and peers, ensuring smooth communication and resolution of academic/administrative concerns

SKILLS & CERTIFICATIONS

- **Technical Skills:** Microsoft Excel, R (Basic), Power BI, Canva, Academic Research
- **Professional Skills:** Critical Thinking, Risk Analysis, Project Management, Communication, Team Leadership
- **Languages:** English, Malayalam (Fluent); German (A2), Hindi, Tamil (Conversational)
- **Certifications:** Advertising & Advertising Management, Level Up Learning Excel