

# MERIN XAVY

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## Career Objective

To secure a role in Corporate Controlling, Financial Analysis, or Risk/Compliance, leveraging a specialized academic background in Financial Risk Management and proven practical expertise in SQL, Power BI, and Advanced Excel. Committed to driving Performance Management through data-driven analysis, implementing robust Internal Control Frameworks, and supporting Strategic Planning. Eager to contribute to Risk Mitigation and financial efficiency, building upon a demonstrated success in reducing operational latency by up to 25%.

## Technical & Analytical Skills

- **Data Architecture & BI:** SQL (Complex Querying, Data Integration), Power BI (Data Visualization), SAP (Exposure/Learning), ERP Systems
- **Financial Control:** Forecasting Models, Budgeting & Variance Analysis, Financial Due Diligence, Financial Valuation, Advanced Excel (VBA, Power Query, Financial Modelling)
- **Risk & Compliance:** Internal Control Frameworks, Risk Mitigation, Data Governance, KYC Maintenance, Audit Support, Anomalies Detection (Academic)
- **Process Improvement:** Process Automation, Operational Efficiency, Workflow Optimization, Cross-Functional Collaboration

## Education

**Master in Management – International Business Administration (M2)** ESDES Business School, Catholic University of Lyon, France | 2024 – 2026(expected)

- **Specialization Focus: Fundamentals of Risk Management (18.00/20)**, International Corporate Finance, Data Management, Business Intelligence.
- Relevant GPA: S8 - 14.28/20.

**Bachelor of Commerce – Finance** Christ College (Autonomous), Kerala, India | 2021 – 2024

- Graduated First Class with Distinction (GPA 3.7/4.0).
- **Leadership:** Senior Women's Council Leader (Led sustainability and compliance-focused initiatives).

## Professional Experience

**Finance & Accounting Intern (Process Optimization)** Inventure Metal Products Industries LLC, Dubai, UAE | Apr 2024 (Completed 1 month)

- Optimized end-to-end data processing and invoice reconciliation workflows, resulting in a 25% reduction in processing latency.
- Implemented structured internal controls and data validation processes that reduced financial exposure to receivable risks by 25%.
- Supported monthly financial closing, forecasting, and reporting, gaining exposure to ERP/SAP systems and efficiency tracking.

**Retail Finance Assistant (Compliance & Data Integrity)** Milan Stores, Thrissur, India | Apr 2021 – Aug 2024

- Maintained and validated KYC and CRM records for 100+ clients, acting as the first line of defense in data quality and compliance.
- Supported budget reporting and financial tracking by managing operational data records, ensuring adherence to financial planning.
- Strengthened internal control mechanisms and documentation, reducing operational risk.

## Key Projects & Certifications

**SQL-Based Business Intelligence Dashboard Development** Academic Project, ESDES Business School

- Developed optimized SQL queries for data integration and designed Power BI dashboards that increased reporting efficiency by 20%.

**Trainee: Algorithmic Risk Simulation (Goldman Sachs Virtual Program)** Feb – Mar 2025

- Applied risk and compliance controls, reducing settlement discrepancies (error rate) by 20%, and generated comprehensive financial due diligence reports using advanced Excel.

## Certifications

- Investment Risk Management (Coursera)
- Business Analysis & Process Management (Coursera)
- Financial Markets Professional Program (Finmark India)

**Availability:** Full-time from March 2026 | **Languages:** English (C1), French (A2), Hindi (B1), Malayalam (Native)