



RUTHIKA THORAT

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📁 Professional Summary

Detail-oriented and motivated **accounting professional and ACCA aspirant** with a strong foundation in **bookkeeping, financial accounting, and data-driven decision making**. Proficient in using **Excel, Power BI, Tally, and QuickBooks** to manage accounts, track cash flow, and generate accurate financial reports. Experienced in remote accounting simulations, VAT compliance (UAE), and month-end reporting. Actively preparing for ACCA exams and eager to contribute to a remote or freelance bookkeeping team.

📋 Key Skills

- Double-entry Bookkeeping
- VAT Accounting (UAE)
- Bank Reconciliation
- Ledger Maintenance
- Journal Entries
- Financial Reporting
- Data Analysis for Finance
- Client Communication (Remote)

💻 Tools & Software

- **Tally ERP9** (Bookkeeping + VAT)
- **QuickBooks** (Basic)
- **Google Sheets**
- **Power BI** (Cash Flow & Profit Dashboards)
- **MS Word / PowerPoint**
- **Microsoft Excel** (Pivot Tables, VLOOKUP, Conditional Formatting)

📅 Experience

1. 📊 Accounting & Finance Upskilling Phase (Dubai,UAE) Sept 2024-Present

- Dedicated this period to structured learning and hands-on accounting practice.
- Completed multiple **self-initiated accounting simulations** to practice bookkeeping, VAT filing, and financial reporting.
- Built a mock accounting system in **Excel, Tally ERP9, and QuickBooks**, handling 1000+ entries across sales, expenses, payroll, and purchases.
- Generated **income statement, balance sheet, trial balance, and cash flow report** for a simulated small business.
- Studied and applied UAE VAT compliance, payroll rules, and monthly closing procedures.
- Published work samples and dashboards on portfolio: 🌐 ruthika619.github.io
- Preparing for **ACCA Foundation-level exams**.

Senior Sales Officer – Banking Products (Mumbai, India)

Sept 2023-Feb 2024

- Interacted with 50+ customers daily to explain financial products and banking services.
- Used **Excel** to track sales leads, customer data, and conversion trends through pivot tables and dashboards.
- Improved daily and monthly reporting accuracy by organizing and filtering large sales data.
- Coordinated with operations to resolve customer issues and document results for audits.
- Developed key transferable skills: **communication, reporting accuracy, client handling**.

Education

- **Postgraduate Diploma in Banking & Finance**
Institute of Finance, Banking & Insurance, New Delhi – 2023
 - **B.Sc. (Hons) Agriculture**
Dr. BSKKV University, Maharashtra – 2023
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Certifications

- **Google Data Analytics Professional Certificate** – Coursera (*Completed June 2025*)
 - **ACCA Aspirant** – Currently preparing for Foundation-Level exams (*2025*)
 - **Tally ERP9 with VAT** – Practical training completed (*2025*)
 - **QuickBooks Online with VAT** – Practical training completed (*2025*)
 - **UAE VAT Compliance** – In Progress (*Expected Completion: Aug 2025*)
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Projects

Small Business Finance Tracker

Excel, Tally ERP9, Power BI / 2025

- Developed a complete bookkeeping system for a simulated small business in the UAE.
- Handled journal entries, VAT calculations, trial balance, income statement, and cash flow report.
- Designed a Power BI dashboard to visualize income, cash flow, and category-wise spending trends.

Cyclistic Case Study (Google Capstone Project)

Excel / 2025

- Analyzed over 5 million bike ride records to identify patterns in rider behavior by user type, day of the week, and ride duration.
- Applied advanced Excel techniques (pivot tables, charts, and filters) to derive actionable insights.

Bank Marketing Analysis

Excel / 2024

- Explored a dataset of 45,000+ bank customer records to identify key drivers of successful marketing campaigns.
 - Used pivot tables and data visualizations to summarize trends and support business recommendations.
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Additional Details

- **Languages:** English (Fluent), Hindi, Marathi
- **Work Preference:** Remote / Online Bookkeeping / Freelance/Full time
- **Availability:** Immediate
- **Typing Speed:** 45+ WPM | Excellent documentation and reporting skills