

# SONA ELIZABETH DEVASIA

+91 73568 28812 — Kerala, India

[sonaelizabeth27@gmail.com](mailto:sonaelizabeth27@gmail.com) — [linkedin.com/in/sona-elizabeth-devasia-7871a4222](https://linkedin.com/in/sona-elizabeth-devasia-7871a4222)

## CAREER SUMMARY

Finance & Accounts Analyst with MBA (Finance) and expertise in Accounts Payable, MIS reporting, FP&A, budgeting, forecasting, tax compliance, and financial modelling. Skilled in ERP-based reporting, CRF automation, vendor management, cost optimization, audit readiness, and strategic decision support across NBFC and consulting domains.

## EDUCATION

**MBA (Finance & Marketing)**, Berchmans Institute of Management Studies, Kerala, India

2022–2024

**BCom (Finance & Taxation)**, Mahatma Gandhi University, Kerala, India

2019–2022

## SKILLS

**Financial Reporting & Analysis:** P&L, Balance Sheet, Cash Flow, Variance Analysis, Forecasting, Budgeting, Ratio Analysis, Consolidation

**Taxation & Compliance:** GST, TDS, VAT (UAE), Corporate Tax, Regulatory Compliance, Audit Readiness, Internal Audit, Statutory Filings

**ERP & Tools:** SAP (FICO), Tally ERP, MS Excel (Pivot Tables, VLOOKUP, Dashboards, Data Validation), Power BI, PowerPoint

**Core Competencies:** MIS Reporting, Financial Modelling, Scenario Planning, FP&A, Accounts Payable/Receivable, Vendor Management, Bank Reconciliation, Cost Optimization, CRF Automation, Audit Readiness

## EXPERIENCE

**Finance Analyst & Program Manager**

Capitaire Consulting, Kerala

- Developed financial models, business plans, and feasibility studies to support strategic investment decisions.
- Managed capability-building and training programs for clients, including Tally Solutions Pvt. Ltd., enhancing ERP adoption.
- Coordinated project monitoring, stakeholder reporting, and consulting assignments to improve client decisionmaking.

**Assistant Manager – Finance & Accounts**

Manappuram Finance Ltd, Kerala

- Managed **Accounts Payable** of 50M+ monthly vendor payments; ensured 100% **GST/TDS compliance**; reduced processing errors by 20%.
- Conducted **Bank Reconciliation, Variance Analysis, MIS Reporting, Ageing Analysis, and Statutory Returns** for compliance with regulatory standards.
- Implemented **CRF automation**, improving efficiency by 30% and strengthening **budget monitoring and cost control** across 20 departments.
- Supported **tax compliance, statutory filings, internal audit coordination, and risk management** activities.
- Collaborated with cross-functional teams to streamline workflows, enhancing **audit readiness and internal controls**.

## CERTIFICATIONS

- Microsoft Office Specialist: Excel Associate (Office 2019)
- Settlement in Financial Sector – TCS iON
- Certification in Financial Services – Hedge School of Applied Economics
- Investment Risk Management – Coursera

## PROJECTS

- CRF Automation – Budget Monitoring & Item Management** – Automated budget variance tracking, expense management, and reporting across 20 departments, improving accuracy and efficiency.
- Indoor Game Venture – Financial Modelling & Forecasting** – Built a 5-year financial projection including Income Statement, Cash Flow, Break-even Analysis, and Scenario Planning.
- South Indian Bank – Financial Performance Analysis** – Conducted ratio analysis, profitability assessment, and key financial metric evaluation for FY 2024 with strategic recommendations.