

SONA ELIZABETH DEVASIA

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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	Capitair Consulting, Kerala
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- 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
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- 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.