

# RAJIYA SULTHANA M

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## PROFESSIONAL SUMMARY

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A passionate and driven B.Com (Honours) student currently pursuing ACCA, having successfully completed 9 out of 13 papers. I possess a solid academic foundation in finance, accounting, and auditing, complemented by active involvement in organizing academic initiatives and leading student teams. I hold a keen interest in audit, financial reporting, and management accounting. With strong communication, leadership, and analytical abilities, I am eager to contribute meaningfully in a dynamic professional environment while advancing my expertise in the finance domain.

## EDUCATION

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**Bachelors of Commerce (HONS)**, B.S Abdur Rahman Crescent University 2022 - 2025  
**CGPA: 9.2**  
Relevant Coursework: Financial Reporting, Management Accounting, Audit and Assurance.

**Association of Chartered Certified Accountants (ACCA) - Part Qualified**  
**Completed - 9 out of 13 Papers**

**HSC**, Mar Thoma Higher Secondary School 2021 - 2022  
**CGPA: 8.5**

## SKILLS

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Technical Skills	Financial Research & Analysis, Financial Reporting & Accounting, MS Excel, MS Word, PPT, Digital Marketing.
Soft Skills	Communication, Negotiation, Attention to Detail, Adaptability, Teamwork, Time Management.

## PROJECTS

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**A Study On Customized Road-Maps For Financial Independences And Early Retirement: Tailored Solutions Based On Age Groups**

- Conducted a detailed study on financial literacy, saving behavior, and FIRE awareness among 123 working individuals segmented by age group.
- Analyzed risk appetite, income-based saving patterns, and investment choices to identify planning gaps across life stages.
- Identified a significant disconnect between financial goals and execution, emphasizing the need for early intervention through personalized financial education.
- Developed personalized financial strategies and age-specific roadmaps to promote early retirement readiness.
- Interpreted data using descriptive statistics and presented findings through clear visual reports and actionable insights.

### Integrated Reporting

- Researched the role of integrated reporting in enhancing corporate value creation, linking financial results with environmental and social performance.
- Analyzed real-world case studies of companies adopting integrated reporting frameworks, highlighting improvements in transparency, accountability, and stakeholder engagement.
- Evaluated how integrated reporting supports long-term strategy by aligning sustainability initiatives with financial outcomes and regulatory compliance.

## Islamic Finance

- Conducted an in-depth study on Shariah-compliant financial models, emphasizing ethical investing, asset-backing, and risk-sharing principles.
- Explored Islamic financial instruments like Sukuk, Murabaha, and Ijarah, assessing their structure, risk profile, and application in global markets.
- Compared Islamic finance with conventional banking, focusing on interest prohibition, profit-loss sharing mechanisms, and resilience during financial crises.

## ACHIEVEMENTS & EXTRA-CURRICULAR ACTIVITIES

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- **1st Place – Campus Ambassador (National Finance Event)** Led strategic outreach & marketing for a national finance event, increasing engagement. Showcased exceptional leadership, public relations, and communication skills by promoting the event effectively across university platforms. Built strong collaborative ties with faculty and peers to ensure active participation. Earned recognition for creativity, consistency, and commitment to representing the university with excellence.
- **1st Place – Business Quiz (Inter-College Event)** Demonstrated strong financial acumen by analyzing market trends and solving complex business cases under competitive conditions. Applied critical thinking, quick decision-making, and problem-solving skills to outperform participants from top colleges. This achievement reflects my ability to stay calm under pressure and deliver results through strategic thinking.
- **Associate Head – Crescent Readers Club** Led the university's news publication team, ensuring timely and accurate content delivery. Streamlined team operations and event planning for better efficiency. Organized and conducted reading and public speaking sessions to boost student engagement and foster a collaborative campus environment.

## CERTIFICATIONS

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- **Diploma in IFRS** Issued by ISDC in collaboration with ACCA — Apr 2025, BSACIST Chennai.
- **Introduction to Computers** IIT Bombay (Spoken Tutorial Project) — Score: 100% — Apr 2025.
- **Listing on Social Stock Exchange** NISM eLearning Certification — Jan 2025.