

# Shivam Vatsya

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## SUMMARY

Detail-oriented Internal Auditor with hands-on experience in auditing ASBA and Vendor Management processes within CPC operations. Skilled in testing internal controls, reviewing fund flow and reconciliation, and ensuring compliance with SEBI/RBI guidelines. Demonstrates strong understanding of risk assessment, vendor due diligence, and AML/KYC processes. Adept at identifying control gaps and recommending process improvements to enhance operational transparency and compliance.

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## WORK EXPERIENCE

### Utkarsh Small Finance Bank, Varanasi

*July 2025 - Present*

#### Internal Auditor

- Conducted ASBA audits to verify IPO application uploads, fund blocking, and transfers to issuer accounts as per SEBI/RBI norms.
- Checked dispatch of physical ASBA forms and process adherence to internal SOPs and regulatory timelines.
- Reviewed BOA files, daily reconciliations, and final certificates to ensure accuracy and completeness of data.
- Audited vendor management process, ensuring agreements included all mandatory clauses as per circulars.
- Verified vendor due diligence, annual performance reviews, and risk assessments before and after onboarding.
- Reviewed vendor payments and invoices to confirm rates, approvals, and calculations aligned with agreements.
- Identified control gaps and recommended process improvements to strengthen compliance and transparency.

### Sharekhan Ltd.

*Feb 2024 - May 2024*

#### Finance Intern

- Acquired foundational knowledge in stock market trading, derivatives, and intraday trading
  - Conducted fundamental and technical analysis to evaluate company performance and predict stock trends.
  - Supported portfolio building by analysing financial statements and assisting clients with investment decisions.
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## SKILLS

- Internal Audit & Risk Assessment
  - Vendor Due Diligence & Risk Evaluation
  - ASBA & IPO Operations Audit
  - Fund Flow & Reconciliation Review
  - SEBI/RBI Regulatory Compliance
  - RBI AML & KYC Awareness
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## EDUCATION

### ICFAI Business School - Jaipur

*May 2023 - May 2025*

MBA Finance

### Meerut College - Meerut

*Aug 2018 - Sep 2021*

BA

### Meerut Public School - Meerut

*Apr 2017 - Mar 2018*

CBSE (Class XII)

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