

KARUNA NIDHI

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PROFESSIONAL SUMMARY

BBA graduate (CGPA 7.84) with hands-on internal audit experience at a CA firm — completed 45+ financial documents covering utilization certificates and statements of expenditure. Strong foundation in compliance, risk assessment, and financial reporting. Active personal investor in equities, mutual funds, and ETFs with ongoing study of FII/DII flows and market sentiment. CFA Level 1 aspirant (Target 2026) targeting roles in Internal Audit, Risk & Compliance, Credit Analysis, or FP&A.

INTERNSHIP EXPERIENCE

Audit Assistant — Internal Audit | Jitendra Agarwal & Associates,

June 2024

IIT (BHU)

- Performed Variance analysis on internal audits across 5+ business processes, identifying 3 control gaps to evaluate compliance with policies and regulatory requirements, identifying control gaps and recommending process improvements.
- Prepared 45+ utilization certificates and statements of expenditure for project-based funding and government grants, ensuring accuracy in financial documentation.
- Identified discrepancies in financial records through analytical review and collaborated with cross-functional teams to ensure timely, accurate submission of financial statements.

SKILLS

Finance: Financial Statement Analysis, Internal Audit, Internal Controls, Regulatory Reporting, Ratio Analysis, Exposure to IFRS/GAAP/IND AS (Academic), AML/KYC awareness, Due Diligence.

Technical: MS Excel, ERP systems, MS Word, MS PowerPoint, Excel Modelling

Market: Equity Markets, Mutual Funds, ETFs, FII/DII Flow Tracking, Market Sentiment Analysis

Soft Skills: Analytical Thinking, Report Writing, Cross-functional Collaboration, Deadline Management

PROJECTS

Market Sentiment Analysis — Indian Equity Markets | 2023–2024

- Monitored FII, DII, and retail investor flows during volatile market conditions; applied risk and money management frameworks to a personal portfolio of equities, mutual funds, and ETFs.

E-Commerce Store Development — Shopify | 2023

- Built a fully operational Shopify store from scratch, integrating SEO, payment gateways, and UX optimization — demonstrating initiative and digital business understanding.

EDUCATION

BBA — Lovely Professional University | Punjab

Aug 2022 – June 2025

CGPA: 7.84 | Relevant: Financial Accounting, Business Finance, Management Accounting, Business Economics

Intermediate (XII) — 81.2%(CBSE) | Matriculation (X) — 81%(CBSE)

2022 | 2020

CERTIFICATIONS

Decentralized Finance Infrastructure — Duke University, Coursera | **Intro to Management Consulting** — Emory University, Coursera

Blockchain & Bitcoin Fundamentals — Udemy | **Human Resource Management** — V Skills

EXTRACURRICULAR ACTIVITIES

Brand Awareness Campaign — Designed engagement activities, collected customer feedback and preference data.

Digital Awareness Campaign — Promoted government schemes (Make in India, Startup India) and their economic impact.