

SHUBHANGI RAMAN

Financial Management Professional

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PROFESSIONAL SUMMARY

Detail-oriented Finance Postgraduate with strong academic exposure to financial analysis, risk management, AML/KYC fundamentals, and data interpretation. Seeking an entry-level Analyst role at AML Right Source to support transactions monitoring, customer due diligence, and compliance operations through analytical and structured thinking.

CORE COMPETENCIES

Financial: Financial Analysis, MIS Reporting, Forecasting, Risk Assessment, Reconciliation

Technical: Advanced Excel, Power BI, SQL, Tally Prime, MS Office

Compliance: RBI Guidelines, KYC Norms, AML, Internal Audit Standards

SOFT SKILLS

Analytical Thinking, Analytical Thinking, Attention to Detail, Documentation Accuracy, Problem Solving, Communication Skills, Team Collaboration, Time Management

INTERNSHIP

Bharti AXA Life Insurance – Summer Intern | Mumbai | Apr 2024 – Jun 2024

- Performed product suitability and risk assessment.
- Built Power BI dashboards and competitor analysis models.
- Conducted CIMAS-SERVQUAL-based performance evaluation.

EDUCATION

	Year	Institute, University/ Board	% /CGPA
PGDM – Finance	2025	Xavier Institute of Social Service, Ranchi	8.43
B. Sc.	2022	Ranchi University (Nirmala College), Ranchi	90.56%
12th	2018	Vivekananda Vidya Mandir, Ranchi	77.80%
10th	2016	Vivekananda Vidya Mandir, Ranchi	10

ACADEMIC PROJECT

Presented research paper titled *"Aligning Customer Expectations and Perceptions in Insurance: The CIMAS-SERVQUAL Model"* at the **International Conference on Modern Manufacturing and Management Intelligence**, organized by the **Department of Production and Industrial Engineering, NIT Jamshedpur**. Focused on service quality gap analysis, data-driven insights, and performance evaluation.

CERTIFICATIONS & ACHIEVEMENTS

- NISM Series V-A: Mutual Fund Distributors
- IRDAI IC-38 Certified
- Advanced Microsoft Excel – Udemy (Pivot Tables, Power Query, Advanced Functions, Dashboards, Data Analysis)
- Tally Prime with GST – Udemy (Accounting, GST Returns, Ledger Management, Financial Statements)

EXTRA-CURRICULAR ACTIVITIES

- Led the Student Council at XISS Ranchi, overseeing operations and coordinating student activities.
- Participated in various debate competitions, showcased strong communication and critical thinking skills.
- Rewarded with 2nd prize in Geeta Chanting Competition from Ramkrishna Mission-School level.