

Divyani Kaushal

8146543241/ Mandi Gobindgarh, India/ Divyanikaushal02@gmail.com / [LinkedIn/DivyaniKaushal](#)

Summary

First-year MBA (Finance) student with practical exposure to **audit support, compliance processes, financial documentation, and data reporting**. Experienced in **record verification, SOP review, and regulatory adherence** through internships across audit, HR, and operations. Detail-oriented and eager to pursue a career in **Finance and Banking operations** within a global organization.

Core Competencies

- Data Analysis (Power BI, Excel)
- Audit Support & Regulatory Reporting
- Process Controls & Quality Checks
- Policy & SOP Adherence
- MIS & Management Reporting
- Cross-Functional Coordination

Experience

CJ Darcl Logistics, Chandigarh

Inside Sales Executive

Jun 2022 – May 2023

- Performed business and financial data analysis on **100+ client records monthly**, ensuring accurate documentation, CRM integrity, and audit-ready reporting.
- Prepared **15+ MIS**, revenue pipeline, and performance reports monthly to support operational planning and finance-led decision-making.
- Coordinated with Finance and Operations teams to ensure SOP adherence, approval workflows, pricing controls, and policy compliance.

ISB Executive Education, Remote

Campus Ambassador

May 2022 – Jun 2022

- Organized and coordinated **5+ campus engagement events**, ensuring documentation, approvals, and reporting compliance.
- Managed digital outreach to students, following institutional guidelines and maintaining accurate data records.

Ifortis Worldwide, Remote

Human Resource Management Trainee

Aug 2021 – Sep 2021

- Assisted in recruitment and onboarding of employees, maintaining **100%** accurate employee data records and reports.
- Streamlined HR documentation and processes, improving efficiency and internal compliance.

Satpal Madan & Co, Mandi Gobindgarh

Audit & GST Intern

Jun 2021 – Jul 2021

- Verified **50+ purchase and sales documents**, identifying discrepancies and ensuring compliance with accounting standards.
- Assisted in GST return preparation and filing for **5+** clients, achieving **100%** regulatory compliance.

Education

Chitkara University, Rajpura, Punjab

2025-2027

Master of Business Administration- Finance / CGPA – 9.82(1st Sem)

Chitkara University, Rajpura, Punjab

2020-2023

Bachelor of Commerce / CGPA -9.92

Academic Projects

Exploring KYC Norms Across Financial Sectors in India

- Conducted in-depth research on the KYC regulatory framework across banking, mutual funds, insurance, and brokerage institutions, analyzing customer due diligence practices, compliance gaps, and risk mitigation strategies, and prepared structured reports on AML/KYC adherence and transaction monitoring processes.

Conducted Financial Analysis of ONGC Ltd.

- Performed a detailed financial analysis of **ONGC Ltd.** by preparing **Comparative and Common-Size statements** for both the Income Statement and Balance Sheet across three years. Utilized Microsoft Excel to execute comprehensive **Ratio Analysis**, evaluating liquidity, profitability, and solvency trends. Synthesized these findings into a professional report to assess the company's operational efficiency and year-over-year financial growth.

Certifications

- Microsoft Power BI Data Analyst– [LinkedIn](#)
- MS Excel for Business & Financial Analysis – [Udemy](#)
- Risk Management Fundamentals – [LinkedIn](#)

