

**SavyaDakshina M - Chartered Accountant****Mobile:** +971 585332066**Email:**savyadaksh@gmail.com/**Career Summary**

Qualified Chartered Accountant with 6 years of experience in Audit, Taxation and 2 years of experience in Management Reporting, Financial Planning and Analysis in banking industry.

**Core Technical Competencies and strengths**

Financial Planning and Analysis: Preparation of Management Financial Reports, Flash Financials, Annual Planning and analysis

Financial Statement Reporting: Preparation and presentation of Standalone and Consolidated Financial Statements.

Accounting: Ability to interpret financial statements, Adept in Accounting Policies/ Procedures and IFRS.

Statutory Audit and Tax Audits: Involved as engagement team member in Statutory Audits and Tax Audits of public and private limited companies.

**Work Experience****Assistant Manager @ Mashreq Bank, UAE*****May 2019 to May 2021***

- Responsible for handling the monthly Management Reporting that includes the preparation and management of the Product Profitability Reports of Retail Banking Group, emphasizing the key performance drivers, risks and opportunities at product level.
- Involved in the Annual Planning Activity of the Retail Banking Group.
- Hands on experience in analysis of Net interest income, Fees and Risk Charge components in the P&L.
- Preparing and posting the management entries to enable the monthly book closure activity.
- Responsible for preparing the monthly Flash Financials on 1<sup>st</sup> day of every month.
- Performed various Recons at GL level, account level to ensure checks and balances in place while carrying out the month end reporting activity.
- Hands on experience with PLSQL, SQL and MicroStrategy dashboards and reports.
- Responsible for preparing decks for Financial reviews with CEO by providing detailed MIS.
- Responsible for preparing and circulating the daily Balance Sheet of Retail Banking Group to various Stakeholders in the Bank.
- Involved in the preparation of various presentations majorly for the Business Performance Reviews of the Business head with CEO
- Worked closely with various product teams, risk team and the central accounts department of the Bank to achieve the defined objectives.
- Responsible for preparing and releasing the digital pack that gives an insight on the digital project spends and saves.
- Supported various ad hoc reporting requests from the Business.

**Assistant Manager @ Deloitte Haskins & Sells LLP, India*****Jan 2017 to Mar 2018*****Audit Executive @ Ernst & Young, India*****Mar 2013 to Sep 2016***

- Performed extensive analytical review of financial statements.

- Trained extensively in handling engagements relating to various GAAPs (Indian GAAP, IFRS, US GAAP) for corporate clients. Performed reconciliation of IGAAP & US GAAP for Corporate clients and advised on the tax treatments in books of accounts.
- Involved in discussions with Top and Middle level management on accounting and tax related issues and recommendation of actions to be taken by Management.
- Involved in process understanding, identifying controls from the processes and testing such controls to ensure its effectiveness.
- Handled Statutory and Tax Audits of clients engaged in manufacturing industry, trading industry, NBFC, IT and logistics services including certifications as required under different statutes.
- Prepared Statement of Financial Position, Statement of Profit and Loss, Statement of cash flow and other related notes to accounts for various clients.
- Audited critical areas in standalone and consolidated financial statements of various clients including order to cash, revenue management, payroll, property, plant and equipment, expenses, payables, cash and cash equivalents, investments and other balance sheet captions.
- Handled advisory services relating to place of effective management, permanent establishment, entry options to India in various modes, applicability of withholding taxes, secondment of employees, restructuring options.
- Involved in compliance services relating to preparation of returns, filing of electronic returns and representation before CIT Appeals.
- Evaluation and estimation of provision for tax and contingent liability for disclosure in the Financial Statements.
- Hands-on experience working in MS Excel to analyze client information, analyze financial ratios, identify trends/ patterns.
- Managed and supervised a team of 2 junior associates to ensure the assigned job is being carried out in an effectively.
- Discussed and concluded the audit issues with the top management.
- Prepared and concluded the audit reports, issue memorandum and Audit Committee presentations.

#### **Educational Qualification**

Course	Institution	Year
Cert IFR	Certificate in International Financial Reporting (Cert IFR) from ACCA	2018
CA Final Group I	Institute of Chartered Accountants of India	2017
CA Final Group II	Institute of Chartered Accountants of India	2016
CA – IPCC	Institute of Chartered Accountants of India	2012
B. Com	Bishop Heber college	2012

#### **Awards and Recognition**

- “Kudos award” for my contribution in the Audit of an IT service industry during its restructuring.
- Won a tax dispute case before a Quasi -Judicial Body in favor of the client in 2018.

#### **Personal details**

Nationality : Indian  
 Marital Status : Married  
 Sex : Female  
 Visa Status : Residence Visa