



VIJAY KRISHNAN

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PROFESSIONAL SUMMARY

Dedicated and detail-oriented Internal Auditor with over two years of experience in financial analysis and risk management. Skilled in evaluating internal controls, ensuring compliance with regulatory standards, and identifying process improvements. Adept at conducting risk assessments, preparing detailed audit reports, and maintaining meticulous records. Strong ability to work efficiently under pressure while maintaining high standards of accuracy, integrity, and confidentiality.

WORK EXPERIENCE

Internal Auditor

Shivalik Small Finance Bank, Hyderabad

2024 – Present

- Conduct branch audits across multiple regions to ensure compliance with internal controls, regulatory guidelines, and company policies.
- Perform verification and purity checks of gold assets, along with comprehensive cash verification for accuracy and accountability.
- Review KYC documents and conduct detailed documentation audits for proper record maintenance.
- Execute audits of gold transactions and inventory, identifying discrepancies and recommending corrective actions.
- Assess compliance with industry regulations, company standards, and risk management strategies.
- Prepare and present detailed audit reports with key findings and recommendations to senior management.
- Deliver training sessions on compliance requirements, audit procedures, and risk management.

SKILLS

• Audit & Compliance:

- Internal Auditing
- Financial Analysis
- Risk Management
- Process Improvement

• Financial Tools:

- Tally
- SAP FICO
- Microsoft Excel

• Regulatory

Compliance:

- KYC Verification
- Documentation Audits
- Cash & Gold Asset Verification

• Reporting &

Analysis:

- Audit Reports
- Data Documentation
- Risk Assessments

• Languages:

- English
- Malayalam
- Hindi
- Tamil
- Telugu

Internal Auditor

Muthoot Finance, Hyderabad

2022 – 2024

- Conducted risk assessments and internal control evaluations to identify operational weaknesses and recommend corrective measures.
- Led compliance audits to ensure regulatory adherence and minimize financial risks.
- Reviewed and assessed loan documents, KYC records, and account statements for compliance with financial policies.
- Assisted in fraud detection investigations, identifying discrepancies in financial transactions and reporting irregularities.
- Collaborated with branch managers and finance teams to implement improved financial practices and mitigate risks.
- Provided training and guidance to junior auditors and staff on compliance procedures and risk management.
- Prepared detailed financial reports and presented key audit findings to senior management for decision-making.
- Performed branch audits to ensure adherence to internal controls and compliance policies.
- Conducted gold asset verification, purity checks, and cash verification to maintain accountability.
- Maintained thorough documentation of audit findings, risk assessments, and compliance activities.
- Provided recommendations to enhance internal controls and improve operational efficiency.

Assistant Accountant

S&S Associates, Kerala

2021 – 2022

- Assisted in the preparation of financial statements and reports.
- Maintained and updated accounting records, invoices, and payments.
- Processed accounts payable and receivable, ensuring accuracy and compliance.
- Assisted in audit preparations and responded to audit inquiries.

Cashier

Lulu International Mall, Kerala

2019 – 2021

- Managed cash, credit, and debit transactions, ensuring accurate processing.
- Provided receipts, refunds, exchanges, and change to customers.
- Balanced the cash register at the beginning and end of each shift.
- Assisted in stocking shelves and organizing merchandise when necessary.

EDUCATION

- Bachelor of Commerce (B.Com) – University of Kerala, 2020
- Tally Certification – NICT Kerala, 2020
- SAP FICO Certification – NICT Kerala, 2022
- Plus Two (Commerce) – NRPM HSS, Kerala, 2016
- SSLC (Secondary School Leaving Certificate) – NRPM HSS, Kerala, 2014