

Hetal Gandhi (Senior Associate Analyst)
E-mail: hetalgandhi0911@gmail.com
8, Dr.Rajendra Road, Kolkata Pin: 700020
Contact: 9748707135

Professional Profile:

An accomplished and result oriented professional with a work experience of almost 5 years with an expertise in detailed analysis of financial statements of both public and private companies under high pressure environment with the ability of consistently meeting deadline with accuracy.

Work Experience:

ICRA Analytics Limited

Senior Associate Analyst (February 2016-November 2020)

Job Responsibilities:

- ✓ As a Senior Review Associate, I was engaged in reviewing English and Non-English financials captured by the process team in the Moody's standardized templates. Additionally, responsible for timely and error free finalization of deliverables, on a regular as well as on priority basis as per clients requirement.
- ✓ Making adjustments to the reported numbers of balance sheet, income statement and cash flow statement as per Moody's standard guidelines to reflect more accurate and comparable numbers based on which ratios are calculated and ratings are assigned by the Moody's rating team.
- ✓ Part of the Foot Note Review team and also involved in the analysis and preparation of Weekly and Monthly external error reports.

Academic Qualification at a glance:

- ✓ MBA from Bengal Institute of Business Studies (V.U) with 72 percent marks in the year 2016.
- ✓ B.Com from The Bhawanipur Education Society College (C.U) with 53 percent marks in the year 2012.
- ✓ Higher Secondary exam from Mahadevi Birla Shishu Vihar (I.S.C board) with 81 percent marks in the year 2009.
- ✓ Secondary exam from Mahadevi Birla Shishu Vihar (I.C.S.E) board with 81 percent marks in the year 2007.

Awards and Certifications:**NSE Certifications as mentioned below:**

- ✓ Financial Markets-A Beginners Module with 78 percent marks in May 2015.
- ✓ Mutual Fund-A Beginners Module with 72 percent marks in July 2015.

Other Certification:

- ✓ Certification from UDEMY in Effective time management- Get 10*More done in less time.
- ✓ Certification from UDEMY in Write Better Emails: Tactics for smarter Team communication.

Summer Internship: (April 2015 –July 2015)**RELIGARE SECURITIES LIMITED**

Purpose: To understand the role of banking channel in acquiring new customers for Religare and also convert some of the old clients of competitors to Religare.

Methodology:

- ✓ Calling potential customers from the database provided by the company
- ✓ Convincing the new customers by offering them attractive deals of Religare s financial Products.
- ✓ Interviewed the branch managers of different banks.
- ✓ Visited the banks with which Religare had tie-ups and tried to convince the customers of the bank for opening demat and trading accounts with Religare.

Learning Outcome:

- ✓ Learnt to convince potential customers to avail the products of the company.
- ✓ Learnt to handle customers with different mind-sets and perceptions.
- ✓ Understood the different products and services marketed by Religare.

Personal Details:

Date of Birth: 09.11.1990

Languages Known: English, Hindi.

Declaration:

I hereby declare that all the information furnished above is true to the best of my knowledge.

Date:

Place: Kolkata

Signature: _____