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|  | Hemlata Motiramani  Rating Analyst | | |
| **(Currently Location: Dubai)** | **Objective** |  | |
| * To strive for excellence, to work in such an environment that will enhance my knowledge and where I can utilize my management skills according to my strong calibre and efficiency. | | |
| **Work experience** |  | |
| **Bangalore.**   * Undertake financial statement analysis, which includes analysis of P&L, balance sheet, and key ratios. * Interact with clients to understand their business model and projection. * Undertake rigorous credit risk analysis encompassing industry / business and financial analysis. * Prepare credit rating/evaluation reports, based on management discussion, financial and business risk analysis. * Make credit rating recommendation to the Rating Committee. * Maintain a high quality of analytics and rating committee presentation. * Adhere to processes with due consideration of required compliance. | | |
| **Education** |  | |
| * **PGDM Finance(Major)Marketing(Minor)**   Kirloskar Institute of Advanced Management Studies (KIAMS), Harihar  GPA-3.2   * **B.com**   Kanoria Mahila Mahavidyalaya (University of Rajasthan) | | |
| **Academics Projects** | |  |
| * **Market Research** - Ranault Logan Failure in India * **RKQP Model**-Kirloskar Ferrous Industries Ltd * **Budgeting and suggesting ways of cost reduction-** New Home Products Industries (Nigeria) ltd * **Consumer Behaviour Study-** Onida Television * **Brand Management-** Create a campaign plan for promotion. * **Digital Marketing-** Preparing a marketing promotion plan using various social media platform.   **IT Skills**   * MS Word, Excel, Powerpoint * Maya 5.0 * Tally * Dreamweaver | | |
| **Achievements** |  | |
| * Elected as Management forum representative and conducted the annual management fest, “Operacy” at Kirloskar Institute of Advanced Management Studies.   ACHIEVEMENTS ACHIEVEMENTS | | |

I hereby affirm that the information in this document is accurate and true to the best of my knowledge.

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| **Hemlata Motiramani – 1991376**  To interview this candidate, please send your company name, vacancy, and salary offered details along with this or other CV Reference Numbers that you may have short listed from <http://www.gulfjobseeker.com/employer/cvdatabasepaid.php>  addressing to HR Consultant on email: [cvcontacts@gulfjobseekers.com](mailto:cvcontacts@gulfjobseekers.com)  We will contact the candidate first to ensure their availability for your job  and send you the quotation for our HR Consulting Fees. |