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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.
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| **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.
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| **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
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| **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.comWe will contact the candidate first to ensure their availability for your job and send you the quotation for our HR Consulting Fees.  |