Saloni

[Saloni.363519@2freemail.com](mailto:Saloni.363519@2freemail.com)

**SUMMARY:**

**Chartered Accountant Professional with 3 years of strong experience in Financial Analysis, Credit Analysis, Risk Management, Product Communication and accounting experience at the largest Asset Management Company in India. Currently, looking for a permanent position in Dubai.**

**ACADEMIC PROFILE:**

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| --- | --- | --- |
| Degree | University/Institute | Year |
| Chartered Accountant (CA) | The Institute of Chartered Accountants of India (ICAI) | 2013 |
| Company Secretary (CS) | The Institute of Company Secretaries of India (ICSI) | 2012 |
| Bachelors of Commerce | MDS University, India | 2012 |

**ACHIEVEMENTS:**

Cleared all the three levels of Chartered Accountancy and Company Secretary professional course in first attempt.

**PROFESSIONAL EXPERIENCE:**

* **ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY, Mumbai, India (Oct’14 –Nov’16)**

**Financial & Credit Analyst (Credit Risk Management)**

* Work involved financial analysis of credits instruments in the fixed income segment.
* Engaged in analysis of financial statements of all types of Corporates, Banks, Non banking finance companies for their Non-Convertible Debentures, Bonds, Commercial papers (CPs), Certificate of Deposits (CDs) issuances for lending for short to long term exposure and structured transactions.
* Proven experience in assessment of creditworthiness of client companies.
* Wide background in financial information analysis including cash flow records and management accounts.
* Strong current knowledge of compliance and legal issues involved in credit approval.
* Engaged in analysis of investment backed by shares deals, SBLC backed securities, corporate guarantees transactions by meeting clients, taking feedback from rating agencies, analysts etc.
* Involved in monitoring of low rated papers by doing sensitivity analysis, Investments against shares monitoring, covenant compliance check lists etc.
* Involved in making term sheets for various transactions.
* Reviewing proper documentations involving legal opinion, No Objection Certificates (NOCs), approval for consent for necessary amendments etc.
* Ensuring coordination between the debt investment team, compliance dealing team and the settlement desk.
* Coordinating with Debenture Trustees and custody for deal documentation.
* Highlighting to the top management about the sensitive credits in the portfolios by doing sensitivity analysis, in depth financial analysis and tracking of upgrades and downgrades of credit ratings.

**Deputy Manager – Investment Products (Oct’13 –Sep’14)**

* Worked in Investment Product Department and engaged in understanding various mutual funds products.
* Engaged in analysis of equity, debt and hybrid mutual fund products through preparation of product notes, product updates and product presentations.
* Assisted in preparing and delivering the monthly Product Factsheet and PMS Factsheet of the Company.
* Engaged in analysis of various industry sectors and stocks present in the indices and the Funds and determining the positions vis-à-vis the Benchmark Indices and the rationale for their respective sector stance.
* Updating the top management about the latest Mutual Fund Products introduced in the markets by the market players and about the New Fund Offer (NFOs) and Securities and Exchange Board of India (SEBI) Filings.
* Interacting with the Fund Managers to gain understanding about the strategies used in various funds and about the changes made in portfolios.
* Engaged in various due diligence conducted by Citibank at the AMC level as well as Scheme level.
* **AJAY SOMANI & COMPANY, Chartered Accountants, Ajmer, India (Aug’10 – Aug’13)**

**Chartered Accountant Trainee**

* Diversified experience in various areas i.e. Audit, Taxation, Accounting, Project Reporting, Company law matters etc. in various positions of fresher to senior level.
* Finalization of Accounts and preparation of annual final accounts in adherence to accounting standards and relevant statutory framework.
* Forecasting of Balance sheet, Profit & Loss A/c and Cash Flow Statement based on the requirement of clients.
* Handled Various type of Audits I.e. Statutory Audit, Internal Audit, Tax Audit for clients and verification of Books of accounts etc.
* Preparation and electronic filing of Audit Reports and Annual Income Tax returns of various persons (Individuals, Firms & Companies) and Quarterly TDS returns.
* Preparation and Computation of Income and return filing for Corporate Clients using MCA portal.
* Representation of clients for Assessments, Appeals, Revision etc.
* Dealt with MAT Calculations
* Registration of Service Tax, Preparation & Filing of Service Tax Returns.
* Dealt with Value Added Tax (VAT) calculation and documentation and filing of VAT returns.
* Advisory for Tax Planning on Direct tax matters.
* Participated in Incorporation Process of firms, companies, private charitable trusts etc.
* Engagement in preparation of Project Reports for raising of Term Loans/ CC Limits after Project Analysis.
* Preparation of CMA data for various projects for raising of bank loans.
* Drafted various important documents i.e. Trust Deeds, Gift deeds, Partnership deeds, Affidavits, Sale Deeds etc.
* Major Clients for work exposure include New India Assurance Co. Ltd, Baroda Rajasthan Gramin Bank, Hindustan Machine Tools Ltd., Vishal Mega Mart.

**AWARDS, CERTIFICATIONS, TRAINING AND OTHERS**

* Rich experience of working with Microsoft Office including MS Word, MS Excel, MS Power Point.
* Worked with advanced softwares for Income Tax filings for corporates and sole proprietorships namely Computax (Income Tax Software), financial database softwares namely Capital line for ratio analysis, trend analysis and comparative analysis used in credit research process.
* Worked on online Debt Capital Markets e-dealing system, Quantis, for deal execution and deal settlement.
* Certification of National Institute of Securities Markets (NISM) Examination conducted by Association of Mutual Funds of India (AMFI).
* Certificate in 'Information Technology Training’ (ITT) in accordance with the requirements of regulation 45 of The Chartered Accountants Regulation,1988 (2009).
* Completed 'General Management & Communication Skills' (GMCS) from The Institute of Chartered Accountants of India (ICAI) (2013).
* Completed the computer training on "Understanding Information Technology in the Corporate Environment" at Aptech Computer Education, Ajmer.
* Throughout schooling from Sophia Senior Secondary School, Ajmer.
* Won Rashtriya Balak Award with grade 'A+' in All India Mega Talent Contest organized by National Educational and Human Resource Development Organization, New Delhi.
* Participated in Resource mobilization for humanitarian causes held by Indian Development foundation.

**SKILLS:**

* Financial Statements Analysis
* Microsoft Office (MS Word, MS Excel, MS Power Point)
* Bloomberg
* Quantis
* Capital line
* Computax

**INTERESTS:**

* Sketching and Painting
* Cooking
* Calligraphy

**PERSONAL DETAILS:**

**Date of Birth:** 9nd Sep 1991

**Languages:** English and Hindi

**Marital Status:** Married