

**NAMRATA**

**Namrata.365181@2freemail.com**

MBA (Finance), CA IPCC.

Marital Status: Married

DOB: 21st October, 1989. VISA Status: Visitor



**ACADEMIC QUALIFICATION**

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| **Degree** | **Name of the Institute** | **Board/University** | **Year** |
| MBA (Finance) | N.L.Dalmia Institite of Management Studies & Research | Mumbai University | 2014 ‐2016 |
| CA IPCC | The Institute of Chartered Accountants of India | ICAI | May‐15 |
| B.Com | L. S. Raheja College of Arts & Commerce | Mumbai University | Apr‐10 |
| H.S.C | Sailee Junior College of Arts & Commerce | Maharashtra Board | Feb‐07 |
| S.S.C | St. Lawrence High School | Maharashtra Board | Mar‐05 |



**PROFESSIONAL EXPERIENCE**

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| **ICRA Management Consultancy Pvt. Ltd.,** | **Executive Research Officer** | **Jan 2016 – Jan 2017.** |  |
| **Mumbai. (a MOODY’S Investor Service Company)** |  | **1 Year 1 month** |  |

Providing Valuation of Fixed Income Securities to Mutual Funds, Debt PMS and Foreign Institutional Investors (FII’s) like HDFC MF, ICICI MF, Reliance MF, Franklin Templeton MF, SBI MF, Derivium MF, Kotak MF, TATA MF, etc. on daily basis.

Providing portfolio valuation to various market participants like DWS Pramerica MF, Birla Offshore MF, Birla PMS, Pari Washington, JM Financial, Quantum MF, Deutsche Bank, etc.

Providing Yield Matrices and Scrip‐wise valuation for the complete range of instruments covering Money Market instruments (CP, CD), Government Securities (T‐Bills, G‐Secs) and Corporate Bonds.

Analyzing and Decision making for the Yields required to arrive at the Clean Price and Dirty Price of the Fixed income securities. Determining the Clean Price and Dirty Price of the Fixed Income Securities.

Determining the Modified Duration of the Fixed Income Securities.

Daily analysis of gilts and spread assets. Generating daily spread analytical report.

Tracking and analyzing debt market data and capture ongoing information about market movements. (Primary and secondary market trades, bid‐ask etc).

Handling queries related to Valuations provided by the Team on daily basis.

Providing the Weighted Average Yields, Weighted Average Modified Duration and Weighted Average Tenor for 15 schemes of TATA AMC on daily, monthly, quarterly and half yearly basis.

Analyzing Outlier for Bonds, CPs and CDs and sending the mails to Head to Finance, CIO, CFO, CEOs of respective Mutual Funds on weekly basis as required by AMFI.

Preparing the Process Documents for the Team related to Valuation of T‐Bills, Yield Matrices, etc.

Collection and maintenance of raw data from various sources and converting the data in a particular format to assist in the Building of Debt Index and Audit purpose.

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| **Aryan Futures Trading Pvt. Ltd.,** | **Senior Dealer** | **Mar 2011 – April 2014.** |  |
| **Mumbai.** |  | **3 Years** |  |
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Dealing of Commodity Scrips traded in MCX on behalf of clients.

Trading Arbitrage, Bull & Bear Spreads, Intra & Inter Commodity Spreads. Updating client for order and trade on recorded line during market hour. Maintaining 0% dealing error.

Maintaining active clients as per the defined norms. Maintaining daily unique outgoing client call.

Activating dormant clients.

Ensuring resolution of clients query.

Ensuring client meeting as per the defined norms.

Maintaining records of business on internal software.

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| **A.P. Sanzgiri & Co., CA,** | **Article Assistant** | **Oct 2007** | **– April 2011.** |  |
| **Mumbai.** |  | **3 Years** | **6 Months** |  |

**Statutory Audit:**

* 1. ABHYUDAYA Co‐op Bank Ltd.
	2. NAVAL DOCKYARD Co‐op Bank Ltd.

Involved in finalization of accounts which includes detailed verification of loan & advances, NPA adjustments, documentation, deposits etc.

**Concurrent Audit:**

* 1. BANK OF AMERICA (Service Tax),
	2. THE HONGKONG AND SHANGHAI BANKING CORPORATION (Depository Services & FII).

**Internal Audit:**

* 1. ABU DHABI COMMERCIAL BANK,(Monthly)
	2. NAVAL DOCKYARD Co‐op Bank Ltd., (Quarterly)
	3. SOMAIYA GROUP OF COLLEGES. (Quarterly)

Examination and evaluation of the effectiveness of the internal control, risk management and governance systems and processes of the entire bank, including the organization’s outsourced activities and its subsidiaries and branches.

Managing financials of THE MUMBAI INTERNATIONAL AIRPORT EMPLOYEES UNION: (Data Entries, Accounting, Consulting & Finalization of Accounts)

**CAMPUS SUMMER INTERNSHIP**



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| **Organization** | **Duration** | **Project Title** |
| BANK OF BARODA, Mumbai. | May‐June 2015 | Infrastructure Financing: Risks & Opportunities for the banks |



**CAMPUS PROJECTS**

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| **Subject** | **Project Title** |
| Advanced Financial Statement Analysis, Corporate Valuation | Financial analysis and DCF Valuation of Godrej Industries |
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| International Finance | A Study on The South East Asian Crisis,1997 |
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| Fixed Income Securities | Analysis of Fixed Income Market in India |
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**COMPUTER LITERACY**

Proficient in MS office applications like Excel, Word and Power Point.

Certificate Course in Advance Excel & Financial Modelling using excel from EduPristine & BSE. (June‐Aug 2015). Working knowledge of Bloomberg and handling large amount of data on Excel including Excel Macros.

Cleared Bloomberg BESS certification modules of Equity, Fixed Income, Forex & Commodity.

**MERITS & ACHEIVEMENTS**



Secured 1st Rank in College for H.S.C. examination (March 2007) Various awards in Arts and Crafts Competitions.

Promoted from Dealer to Senior Dealer in fast track mode in Aryan Futures Trading Pvt. Ltd.



**SKILLS**

Accounting, Financial Analysis & Management, Valuations and Client Relationship.