**karishma**

**karishma.372708@2freemail.com**

#  OBJECTIVE

To be a part of an organization that provides opportunities for individual growth and to utilize my skills and qualification to benefit the organization

**EXPERIENCE**

**New Laxmi Bakery, Gujarat**

*Accountant* December 2014- August 2016

* Preparing asset, liability, and capital account entries by compiling and analyzing account information
* Preparing accounts and tax returns
* Administering payrolls and controlling income and expenditure
* Auditing financial information
* Compiling and presenting reports, budgets, business plans, commentaries and financial statements
* Analyzing accounts and business plans
* Financial forecasting and risk analysis
* Securing financial information by completing data base backups

**IndusInd Bank Ltd, Gujarat**

*Executive Clearing Officer* March 2013- November 2014

* Perform error free clearing-counter transactions accurately as requested by customers within the set target time and in line with the bank’s policies and procedures in order to ensure the provision of prompt and professional services
* Perform Inward clearing and outward clearing transactions on regular basis
* Pull out Returns checks & Handover/Mail to customers
* Generate referrals through high quality customer service
* Perform payments for customer in form of DD, NEFT and RTGS
* Performing EOD reports daily
* Tallying all internal accounts before performing EOD reports
* Resolving Customer Complaints promptly within the allocated time frame.

**EDUCATIONAL BACKGROUND**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Degree | Institute / University | Year | Major Subject | Percentage(%) |
|  PGDM (MBA) | Tolani Institute Of Management Studies | 2013 | Marketing & Finance | 84 |
| Graduation (B.Com) | Gujarat University | 2011 | Accounting & Finance | 74 |
|  HSC | Mount Carmel School | 2008 | Commerce | 70 |
|  SSC | Mount Carmel School | 2006 | English | 87 |

# OTHER COURSE PROJECTS UNDERTAKEN

* Understanding Management Information System at ANKUR SALT
* Project on operation at J M D Oils Pvt. Ltd.

**SUMMER INTERNSHIP**

Name of Organization: KOTAK MAHINDRA BANK

Project Title : CUSTOMER’S PERCEPTION REGARDING SERVICE

 QUALITY OF BANK & ITS INVESTMENT PRODUCTS

**OTHERS ACHIEVEMENTS**

* Won State level competition amongst different colleges at Ahmedabad.
* Coordinated the activities of Book Review

**INTEREST**

* Badminton
* Travelling

# PERSONAL DETAILS

**G**ender : Female

Date of birth : 13th May,1991

Languages known : English, Hindi, Sindhi & Gujarati

Marital status : Married

Hobbies : Dancing, Listening music

Nationality : Indian

Visa Status : Husband’s Visa :

**STRENGTHS**

* Maintaining good relations with colleagues as well as superiors ensuring Teamwork.
* Acquainting to the environment and good grasping of processes.
* Perseverance, Quick learner, Good communication and analytical skills.
* Team player & can handle work pressure with ease.
* Ability and experience to work in a team with multi-lingual & multi-nationalities.
* Well experienced in MS Office & Net applications.
* Passionate about learning new things and Self Confident.

**COMPUTER SKILLS**

* Has a good knowledge about Internet and E-mail (outlook).
* Has a good knowledge about Operating System Windows (XP,VISTA,7,8)
* Has good knowledge about MS-Word, MS-Excel, MS-PowerPoint.