**Current CTC:7.5 Lacs**

**Expected ctc: 20 % more**

CA RUPALI HARDIK PARIKH

**Mobile:** +91-9892449341 ~ **E-Mail:** carupalid@gmail.com

**Career Objective**

To excel as a Finance Professional and contribute to organizational success and also towards personal growth.

**Occupational Contour**

**Oct’09 – Present: Dun & Brad Street India Information Pvt. Ltd., Mumbai**

**Department: Risk Management Solution Designation: Analyst**

**Key Responsibilities**

* Worked on Credit Rating of companies with Credit Assessment Model designed specifically for the Indian business environment and customized to meet company’s specific credit risk assessment needs based on a detailed assessment of customer’s / dealer’s financial and non-financial parameters.
* Analysing financial information, such as company accounts, balance sheets, assets, trading history and projected growth plans
* Seeking references and confirming their validity and value
* Gathering information from credit agencies
* Identifying and reporting fraudulent applications
* Preparation of neutral assessment  reports by analysing the creditworthiness and business risk of each customer / dealer
* Monitor credit risk of existing customers periodically to identify High risk accounts, Deteriorating accounts, Marginal accounts that needs further control.
* Conduct/participate in the risk scorecard reviews with the work stream

**Key Projects**

Worked on risk assessment of bank’s customers which include Proprietorship Concerns, Partnership Firms, Small and Large Corporates. Prominent among them are

* State Bank of India
* Bank of Baroda
* EXIM Bank
* Indian Overseas Bank
* Oriental Bank of Commerce

Worked on risk assessment, supplier sustainability and credit limit recommendations for corporate clients which include

* Dr Reddy’s Laboratories Limited
* USV Limited
* TATA Motors Limited

**Department: Economic Analysis Group Designation: Analyst**

**Key Responsibilities**

* Financial modelling for identifying top companies in several sectors.
* Checking the accuracy of the financial entry & making adjustments based on annual report
* Working on key financial ratios of the sector.
* Evaluating the growth and performance various companies belonging to different sectors various financial metrics.
* Analysing government policy for sectoral analysis.
* Fundamental research on sectors, writing sectoral insights and research report.
* Interact with the respective Industry association / forums.
* Keeping track of changes in the respective sectors and analyzing the impact of the same on clients.
* Impact Analysis of Union Budget

**Key Projects** (can be accessed on <http://www.dnb.co.in/EAG.asp>)

* India's Top 500 companies, a premium publication of D&B India
* India’s Leading Real Estate Companies, association of the Confederation of Real Estate Developers' Associations of India (CREDAI), India's apex body of organised real estate developer and D&B India
* India’s Leading Infrastructure Companies.
* India's Top Banks, evaluated the growth and performance of the scheduled commercial banks (SCBs) in Indian banking industry, based on various financial and non financial metrics.
* India's Leading BFSI Companies
* MSME Awards

**Articleship**

Gain following work experience while working with the following employers as an Article Assistant:

* Deloitte Haskins & sells, Mumbai (2008).
* G.P. Kapadia & Co., Mumbai (2005-2007).

**Statutory Audit**

Handled various Statutory Audits covering compliances of Accounting Standards, Auditing and Assurance Standards, Income Tax Act, Company Law and other statutory laws. Prominent among them are:

* TATA Communications Ltd
* IDBI
* Mazgaon Dock Ltd
* Bank of Baroda

**Internal & Operational Audit**

Audits of the leading Indian Companies with specific stress on Internal & Systems Controls, Cost saving measures, Business Process and Risk Assessment. Prominent among them are:

* IFCI Ltd
* UTI Mutual Fund
* DNA

**Academic Credentials**

**2007 C. A.** from I.C.A.I. / First Attempt

**2003** **B.Com.** from Mumbai University / Scored 71.57%

**Professional Courses / Trainings**

* Completed “International Financial Reporting Standards Certification Programme” conducted by Dun & Bradstreet Pvt. Co. Ltd.
* Attended “General Management and Communication Skills” training, conducted by The Institute of Chartered Accountants of India at SIES Centre of Management Research and Development.
* Successfully completed Advance Excel Programme by APTECH Institute.
* Successfully completed Compulsory Computer Training Programme as per ICAI Regulations.

**Significant Attainments**

* Awarded “D&B Star Performer Award 2011” for outstanding performance.

**Technical Know-How**

* Well versed with MS Office & Internet Applications

**Soft Skills**

* Time Management Skills developed through working on time bound assignments.
* Capable of working efficiently in teams.
* Leadership Skills developed by leading various assignments.
* Effective communication and presentation Skills

**Personal Dossier**

Date of Birth: 22nd May, 1983

Residential Address: B-407, Trikutta Towers, Suncity Complex,Powai, Mumbai - 400076

Linguistic Skills: English, Hindi and Marathi