## Apeksha Bakhru

# **PGDM Finance - Rural Management (Emerging Economies)**



## **Personal Information**

DOB – 2<sup>nd</sup> November 1992 Contact- 9676530915

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#### **Current Address:**

FLAT NO. 503, 'RAAS' OM SHREE VRINDAVAN CHS, RAMDEV PARK ROAD, NEAR RAM MANDIR, MIRA ROAD, MUMBAI- 401107

#### Permanent Address:

HOUSE NO. G 14, GANDHI NAGAR, NAKA MADAR, AJMER, RAJASTHAN- 305001

## **Certifications**

- Advanced Information Technology Training, ICAI (2015)
- CA Integrated Professional Competence Examination, ICAI (2013)
- Orientation Programme, ICAI (2011)

#### **Languages Known**

- English
- > Hindi
- > Sindhi

## **Achievements**

- Stood 3rd in Campus BizQuiz 2018 competition organized by XLRI.
- Stood 2nd in my batch in Trimester 5 in PGDM with GPA 8.82/10
- University Topper in Bachelor of Commerce 2<sup>nd</sup> year with 80.83%
- Among Top 3 students of my school on securing 92% in CBSE Class 10th.

## **Interests**

- Cycling
- Nature Photography
- > Table Tennis

#### **Countries Visited**

- Austria
- Germany
- Italy

### **Academics**

Course & Year of Passing	Institute & University	Percentage/CGPA
PGDM Finance - Rural	Welingkar Institute of	7.9/10
Management (2020)	Management Development &	
	Research (AICTE approved)	
CA Integrated	Institute of Chartered	Group 1 - 52.75 %
Professional Competence	Accountants of India (ICAI)	Group 2 - 54.67 %
Examination (IPCE) (2013)		
Bachelor of Commerce	Government College, MDS	75.16 %
(2013)	University, Ajmer, Rajasthan	
HSC (2010)	St. Mary's Convent Sr. Sec.	80.6 %
	School, Ajmer, CBSE	
SSC (2008)	St. Mary's Convent Sr. Sec.	92 %
	School, Ajmer, CBSE	

### **Business Exposure**

➤ Work Experience Duration: 7 months
Kotak Mahindra Bank Ltd. Relationship Manager August'20-March'21

- Effectively worked for SME clients towards serving their credit needs in the form of Working Capital Finance, Term loans and Non Fund based facilities.
- Interacted with Directors/Partners of companies/firms to understand their business model, expansion plans, funding requirements and accordingly pitched the Working capital products to the clients.
- Liaised with internal control groups such as Credit, Legal, Technical and Operations and presented the case to the relevant internal forum.
- Disbursement of sanctioned cases, including documentation, security creation, setting up of WC limits and post sanction activities.
- Handled timely renewal of mapped portfolio of 10 clients and catered to their further WC requirement requests.

### > Summer Internship

India Infoline Finance Ltd. Marketing Intern

May'19-June'19

**Duration: 2 months** 

- Responsible for increasing the customer base for IIFL's Demat Account
- Conducted various marketing activities like corporate activity, investor education drive and interaction with the walk-in customers of partner banks for generating leads.
- Successfully onboarded 25 clients by opening their Demat account with IIFL.

## **Rural Immersive and Experiential Learning**

- Conducted research on livelihood activities of people of Aine village in Dahanu, such as chickoo farming, dye making, fishing and tribal art, under the "Exploring the Grassroots Program"
- Interviewed various stakeholders such as teachers, Panchayat members and retail shopkeepers to get an understanding of village ecosystem and buying behaviour of rural consumers.
- Analysed the unconventional selling methods used by farmers to sell their farm produce in the market, in and around the village Aine, Dahanu.