

Ritu Sharma

Mobile: + 91 98112 54673 | **Email:** ritu92.libra@gmail.com

Date of Birth: 27th January, 1992

Education				
Course	Stream	Board/ University	Institution	Year of Passing
PGDM	Finance & Marketing	All India Council of Technical Education	Fortune Institute of International Business (FIIB), New Delhi	2015
B. Com	Commerce	Delhi University	School of Open Learning	2012
XII	Commerce	CBSE	Sumermal Jain Public School	2009
X	General	CBSE	Sumermal Jain Public School	2007

Work Experience		
Acuity Knowledge Partners, Gurgaon	Senior Associate	Nov. 2019 - Present
<ul style="list-style-type: none"> Part of the commercial lending team: Handling commercial loan portfolio monitoring process Performing Interim & Annual reviews during the life cycle of the borrower for assessing its credit worthiness by interpreting financial statements & assigning risk rating Analyzing and spreading the financial statements in Moody's Risk Analyst (MRA) and performing covenant testing Ensure the SLA's & KPI targets as specified by the clients are met consistently Training new team members about the process and guiding juniors wherever required Providing Quality check assistance to the supervisor, maintaining trackers and other process related exercises Leading and participating in projects 		
Televisory Global Pte. Ltd., Gurgaon	Assistant Manager	Jan. 2019 – Nov. 2019
<ul style="list-style-type: none"> Preparing credit research reports for the client, covering all the relevant and current aspects of the issuer, business and financial risk profiles & sector nuances. Conducting company and industry research to deliver insightful projects/reports. Formulating financial products as per the client requirement. Working on databases like Bloomberg & FactSet. 		

Work Experience		
Royal bank of Scotland, Gurgaon	Senior Analyst	May 2015 - December 2018
<ul style="list-style-type: none"> Worked in the lending operations team: Handling commercial loan portfolio monitoring process Tracking borrower's performance on an ongoing basis. Analyzing financial statements, performance and trend analysis for assessing the credit worthiness of the customers Preparing credit reports by including profile of the client, on- going facilities, credit risk assessment, ratio analysis (covenant testing) like proficiency, liquidity & solvency Read and interpret legal documents to identify date-driven covenant requirements to be traced as required deliverables during life of the loan Performing day to day operational activities to keep the client's portfolio up to date. Performing financial spreading of the RBS clients Meeting pre-defined SLAs with a view to achieve desired level of CSAT, ESAT Preparing timely Business MIS & Reports as per requirement 		

Corporate Internship Program (CIP)		
Oriental Bank of Commerce, Gurgaon	Trainee & Intern	April 2014 – May 2014
<i>A Study of Project Financing Process Followed at Oriental Bank of Commerce</i>		
<ul style="list-style-type: none"> To know the process of project financing, the parameters to be followed, to know the risks involved in project financing & the pre-sanction process followed by the bank To acquaint with the financing process of capital-intensive industries, followed at OBC 		

Select PGDM Projects and Elective Courses		
Course	Title	Objectives and Learnings

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Financial Reporting Analysis	Ratio analysis for <i>Dabur Pvt. Ltd.</i>	<ul style="list-style-type: none">Calculated and interpreted various ratios for the companyDetermine financial characteristics for investors and co.
Marketing Management	Customer Value Creation by <i>McDonalds</i>	<ul style="list-style-type: none">Formulated questionnaire and collected information from 50 peopleInterviewed 10 people for customer feedback & interacted with employees regarding how they are creating value for the customer
Investment Analysis and Portfolio Management	Valuation of <i>Amaron</i>	<ul style="list-style-type: none">Used the Discounted Cash Flow method, Free Cash Flow to Firm to evaluate the companyCalculated the intrinsic Value of the share price of <i>Amaron</i> as and compared it to the prevailing market price to draw a precise conclusion

Other Elective Courses: *Financial Statement Analysis, Tax Regulations, Project Financing, Marketing Management I, Sales and Negotiation Skills, Services Marketing, International Trade operations & Documentation, International Logistic Management.*

Other Information

Extracurricular Achievements

- Certificate of Graphic & Web Design from Arena Animation
- Pursuing certificate course on Python language.

Other Skills & Interests

- Proficient in Tally ERP 9 and knowledge of MS-Office
- Volunteer for Navkiran Children's Home (NGO)
- Team player, Diligent, persistent
- Hobbies: Listening music, photography