

Trupti Raut

Mobile: +91-8251941636

Email: pranjali.raut1704@gmail.com

LinkedIn- <https://www.linkedin.com/in/trupti-raut-34a3b2154>

Credit Rating Analyst with more than two years of experience on large and Mid-corporates rating assignments in Credit rating agency.

Skills and Technical Expertise

- Credit Analysis • Credit Rating • Financial Ratio Analysis • Financial Statement Analysis
- SWOT Analysis • Capital Structure Analysis • Portfolio Monitoring • Microsoft Tools (Word, Excel and Power Point) • Tableau • DCF Valuation Method

Work Experience

CARE Ratings Limited (Apr'19 - till date)

Role Credit Rating Analyst

Key Deliverables

- Analyzing financial statements and evaluating financial performance of companies by financial ratio analysis
- Evaluating risks associated with companies by analyzing quantitative and qualitative data
- Coordinating with clients and conducting meetings with their higher management to better understand future prospects for companies
- Preparing credit rating recommendations for short term and long term based on financial ratio analysis, peer comparison, economic conditions and industry trends
- Writing Rating notes and rating recommendation and presenting it to the rating committee to facilitate rating actions.
- Preparing Rating rationale and Press release and ensuring their publication within regulator's stipulated timelines.
- Periodically interacting with various stakeholders and carrying out due diligence for assigned portfolio
- Keeping track of industry trends and changes in economic conditions and their likely impact on credit quality of clients

Cognizant Technology Solutions (Jan'16 - May'17)

Role-Programmer Analyst

Key Deliverables

- Experienced in developing test cases and designing test scenarios based on business requirements and functional specifications
- Worked and coordinated with onsite team to understand and analyze client requirements and track the delivery of the module on time

Internship

Edumentor Educational Services Pvt Ltd. (Feb'18 to Jun'18) **Role**- Operation Manager

- Revenue collection, maintenance of faculty data to facilitate salary distribution, inventory management and relationship building

Educational Background

Degree	Year	School/College	Percentage or CGPA
PGDM	2019	Institute of Management Technology, Hyderabad	9.37
B. Tech	2015	National Institute of Technology, Raipur	8.13
XII	2010	Shivaji Science College, Nagpur	75.83%
X	2008	Dayanand Arya Kanya Vidhyalaya, Nagpur	89.23%

Certifications

- Workshop on Indian stock market by Karvy.
- Outreach program by Bhabha Atomic Research Centre
- MSCIT certification by Maharashtra State Board of Technical Education.