Harneet Kaur

+91 - 9560015589 Harneetk.1998@gmail.com

New Delhi - 110018

Bachelor in Business Economics (BBE)

Skills

Got good sense of the following in Financial Analysis:

- Accounting, Financial Statements, Financial Ratios, Debits and Credits, Profit and Loss statements, Balance Sheets, Liquidity, Solvency, Profitability, and Growth Financial Ratios.
- Corporate Finance Interest Rates, Financial Math Calculations, Loan Calculations, Time Value of Money, Present and Future Value of Cash Flows.

Got a keen understanding of the following in **Business Analysis**:

- Factors driving a Business and it's value, Key Items Analysis, The Importance of Industry Cycles, Important Drivers for a Startup, Growth, Mature and Declining Business.
- Capital Budgeting: Financial Feasibility of a company's project and comparison of different investment opportunities

Got a functional understanding of the following in **Statistical Analysis:**

- Got insight in SPSS (by IBM) for Statistical Analysis.
- Can perform Multiple Regression Analysis and create Descriptive Statistics.
- Can interpret Cross Tabulation and perform Chi-Square tests of Independence,
- Efficient in creating **sample surveys and questionnaires** from the population.

Got practical understanding of:

- Accounting & Bookkeeping principles.
- Building company's P&L statements and Balance sheets from scratch.
- Performing analysis of Financial statements.
- The importance of timing in terms of revenue and cost recognition.
- Calculating Liquidity, Solvency, Profitability, and Growth ratios to analyze a company's performance.
- Assessing project feasibility through the Net present value technique.
- Complete loan schedule calculations.

Miscellaneous:

- Got grip on working with Accounting Packages like Tally ERP.
- Proficient in creation of professional Spreadsheet formats and Charts in Microsoft Excel/Google Sheets.
- Creating professional Presentations in Microsoft PowerPoint/ Google Slides.
- Got decent writing skills (Mails/ Notices/ Formal Letters).
- Possesses great team player qualities, and analytical & organisational skills.

Experience

Content Developer at FinLadder

June 2019 - July 2019

Created **digital slides** with devised **charts and graphs** depicting the **research findings** and incorporated **concrete examples and stories** to illustrate points and maintained audience attention.

Education

B.A. (HONS.) BusinessEconomics from Sri Guru Nanak Dev Khalsa College (Delhi University)

Aug 2017- Aug 2020

Took "The Complete Financial Analyst Course 2020" paid course on Udemy (Publicly acclaimed by Forbes & Business Insider)

Senior Secondary(Commerce with Maths) - 72% and Class 10 - 74% from Guru Harkrishan Public School (CBSE Board)

Participated and won positions in many Art, Debate, Interschool dance competitions.

Project

Impact of Advertisement on Youth

Research Project

Primary data was collected through a structured questionnaire (Personal survey Method).

Conclusion : Youth get **highly impacted**, both positively and negatively by advertisements on Television and **social media apps, like Instagram and Facebook.** Also they value creativity a lot in advertisements.

As **advertisements provide information** to the customers, it helps them make better decisions and **improve standard of living** from the products bought.

Thus from the research study, it can be concluded that **advertisements influence the purchase decisions** of youth for consumer goods.

Awards

1st position in **Entrepreneurial Bazaar(2018-19)** of SGND Khalsa College.

2nd position in Sikh Chetna Mission(2014-15) of Guru Harkrishan Public School.

3rd position in Rangoli-Making Competition(2013) of Guru Harkrishan Public School.

1st position in Folk Dance(Jr.)(2010-2011) of Delhi School Sports & Activities.