**HETAL GANDHI**

**Contact No:9748707135**

**E-mail:** [**hetalgandhi0911@gmail.com**](mailto:hetalgandhi0911@gmail.com)

**SENIOR ASSOCIATE ANALYST**

**PERSONAL SUMMARY**

Strategic and analyst finance professional with 5 years of successful experience in Financial Reporting, Financial Statement Review, Data Analysis , Financial Analysis, Corporate finance . Building and maintaining healthy business relations with clients, maximizing customer satisfaction by meeting service and delivery norms and enhancing the quality of work. Finance enthusiast committed to helping businesses achieve financial success. An effective communicator with excellent planning and coordination skills.

**CORE SKILLS**

* Financial analysis
* Analyze data
* Financial Statement Review
* Microsoft Office Excel
* Attention to detail

**OTHER SKILLS**

* Research and Analysis
* Analytical and Decision Making
* Problem Solving
* Teamwork
* Communication

**WORK EXPERIENCE**

**ICRA Analytics Limited**

Senior Associate Analyst

**Job Responsibilities:**

* Preparing annual/quarterly financials to be ready to use for the purpose of credit rating.
* Spreading and QC of financial statements of entities of US, EMEA as well as APAC regions in the Moody’s template.
* Experience in analyzing the financial statement documents comprising of North American market companies published throughout the year. Using the market concepts of  
  US GAAP to extract critical information from various documents like 10-K, Annual Report,10-Q, 8-K etc.
* Hands-on-experience in reviewing balance sheet, cash flow and profit & loss account and ensuring the integrity of all reported financial statements.
* Analyst involved in analyzing financial statements and data.
* Handled Workflow Management team and monitored the work of 100+ team members.
* Passing the Standard Journal entries in form of adjustments.
* Undertake accounting and any other relevant adjustments to the data as per the project requirements. Making adjustments to the reported numbers of balance sheet, income statement and cash flow statement as per Moody’s standard guidelines to reflect more accurate and comparable numbers based on which ratios are calculated and ratings are assigned by the Moody’s rating team.
* A keen analyst involved in reviewing, investigating and correcting errors and inconsistencies in financial entries and data that leads to transparency in reporting to clients.
* Analyzing and passing various adjustments related to unusual items like Forex gains and losses, gain on sale of assets, Restructuring etc.
* Analyzing and identifying various financial items like Pension, stock compensation and pass necessary adjustments for the same.
* Carry out Sourcing of financials of entities for all the regions mentioned above.
* Volunteer the Foot Note Review team and also involved in the analysis and preparation of Weekly and Monthly external error reports.
* Trained 25 + team members on an overall process and assisted on difficult and complex files.
* Guided a team of 40+ people in training and ensured maximum utilization of available resources.
* Maintained and updated changes in training materials and summarized and discussed the same with team.
* Providing guidance to new joiners about their development areas, highlighting their personal strengths, coaching them to deliver results.
* Collaborated with other team members to identify the areas of improvement in the process, so that it would help to improve overall efficiency of the process.
* Supporting team to meet SLA and complete task within the deadline.

**Summer Internship: (April 2015 –July 2015)**

**RELIGARE SECURITIES LIMITED**

**Purpose**: To understand the role of banking channel in acquiring new customers for Religare and also convert some of the old clients of competitors to Religare.

**Methodology:**

* Calling potential customers from the database provided by the company. Reactivated 5+ Inactive client for opening of Demat account on daily basis.
* Convincing the new customers by offering them attractive deals of Religare s financial Products.
* Interviewed the 5+ branch managers of different banks
* Visited the 10+ banks with which Religare had tie-ups and tried to convince the customers of the bank for opening demat and trading accounts with Religare.

**Learning Outcome:**

* Learnt to convince potential customers to avail the products of the company.
* Learnt to handle customers with different mind-sets and perceptions.
* Understood the different products and services marketed by Religare.

**EDUCATION:**

* MBA from Bengal Institute of Business Studies (V.U) in the year 2016.
* B. Com from The Bhawanipur Education Society College (C.U) in the year 2012.
* Higher Secondary exam from Mahadevi Birla Shishu Vihar (I.S.C board) in the year 2009.
* Secondary exam from Mahadevi Birla Shishu Vihar ( I.C.S.E ) board in the year 2007.

**AWARDS AND CERTIFICATES**

NSE Certifications as mentioned below:

* Financial Markets-A Beginners Module in May 2015.
* Mutual Fund-A Beginners Module in July 2015.