Melita Baretto

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CAREER SUMMARY

Finance professional with 2 years of experience in financial operations, reconciliations, and cash management support. CFA Level 2 Candidate, with a strong foundation in financial statement analysis and capital markets, and with a track record of maintaining data integrity for global clients.

WORK EXPERIENCE

Advisor   **Feb 2023 – Aug 2024**
Willis Towers Watson (WTW), Mumbai

- Managed end-to-end invoice processing for 100+ cases weekly, ensuring financial accuracy and compliance with internal controls and reporting standards.
- Applied region- and state-specific charges to cross-border transactions, supporting accurate global reporting.
- Investigated and resolved reconciliation breaks between internal systems and counterparty records, ensuring accuracy of cash and account balances.
- Served as SME for a 5-member team, improving reporting accuracy by 20% through SOP enhancements and quality checks.
- Accelerated cash flow by achieving 90% on-time settlement rate, proactively resolving outstanding balances through cross-functional collaboration with clients and internal stakeholders

Graduate Commercial Trainee   **Sept 2022 – Feb 2023**
Larsen & Toubro (L&T), Mumbai

- Supported financial statement accuracy through daily ledger postings and reconciliations, enabling timely salary disbursements of ₹400-500 crores across multiple business units.
- Processed high-value corporate payments (₹100-150 crores) and statutory obligations (TDS, EPS, Tax) with zero compliance breaches.
- Coordinated with banks to resolve transaction discrepancies and ensure accurate recording of fund movements.

EDUCATION

CFA Institute   **June 2025**
Passed CFA Level 1

St. Andrews College of Science, Arts and Commerce   **2019 - 2022**
Bachelor of Commerce- Accounting and Finance (BAF) | CGPI- 9.67

Thomas Baptista Junior College   **Feb 2019**
HSC | 86.31%

Nazareth Convent High School   **March 2017**
SSC | 90.20%

SKILLS & CERTIFICATIONS

- Financial Modeling Fundamentals (DCF, DDM)
- Capital Markets Fundamentals
- MS Excel, PowerPoint, Word
- Financial Modelling & Valuation Bootcamp by LeapUp
- Coursera Projects: DCF & DDM Valuation, Financial Statement Creation in Excel

HIGHLIGHT

- Awarded Spot Award at WTW for accuracy & quality during peak workloads.
- Volunteered with Mumbai University DLLE & AIESEC; former member of Philosophy & Performing Arts (SAPP).