

# Bhumika M Aragonda

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## Summary

Finance and banking professional with full time MBA in Finance and Certification in Financial Modeling and Valuations. Currently seeking a position in Finance team. Having good knowledge of the subjects with analytical aptitude to set up high performing strategies. Team player, efficient worker, organised approach and target oriented with strong analytical skills, can support operations through analysis of key performance indicators and trends.

## Skills

- Financial Analysis & Investment Banking
- Financial Modelling & Valuations
- Risk management & Analytical thinking
- Numeracy skills & Process Oriented
- Banking Operations & Customer Service
- Oracle, Flex, Basic SAP, Finacle Software, MS Office

## Education and Training

- 2020 CFA Level I Candidate (Only on Sundays and Public Holiday and this is an Online Mode Program)
- 2019  
Delhi Certification in Financial Modeling and Valuations  
The Wall Street School  
Performed Company Valuations utilizing Market Approach (Relative valuations – Trade Comps and Deal Comps) & Income Approach (Future Cash Flows – DCF)  
Built fully integrated financial projection models including ability to run sensitivities within models & worked on Company Profiles, Sector Analysis etc.  
**Projects Undertaken** - JK Tyre & Industries & Apple Inc. Company Analysis and Valuation: (Model Preparation - Corporate Analysis and Valuation) Using Financial modelling analysis, analyzed the JK Tyre & Apple company using projection analysis, DCF valuation and Relative Valuation
- 2011  
Mumbai Bachelor Degree - Commerce  
Mumbai University

## Experience

- 06/2016 - 11/2018  
YES Bank  
Navi Mumbai  
**Senior Officer**
  - Assist Branch Manager in developing, driving and implementing customer centric initiatives; handle customer issues and provide recommendations for improvement & act as a Branch Manager in absence of Branch Head
  - Authorizes operational transactions & custodian for locker & vault
  - Assist in managing branch credit management and delinquency control; perform credit evaluation and loan approval on all unsecured and secured lending product applications
  - Analyzing trends in process exceptions identify root causes and propose solutions
  - Ensure performance of the daily Nostros, Internal & Securities accounts reconciliation
  - Provide on the job training and knowledge sharing for new recruits
  - Account/FD opening as per the KYC norms of RBI and generating MIS reports
  - Set up of new branch and Implementation of 5S, processes, etc.
  - Comply with bank policies & procedures to ensure security of bank and customer's assets
- 2014 - 2016  
IIBM  
Navi Mumbai  
**Master of Business Administration (M.B.A.) in Finance, Full Time**  
Projects  
Year 1: Mutual Fund  
Year 2: Investment Banking

03/2012 - 10/2014

Axis Bank  
Navi Mumbai

### **Officer**

- Manage and execute transactions with respect to business and individual banking, credit and investment products. Ensure transactions are completed within audit & compliance standards
- Handling Inward and outward remittance transactions as per agreed service standards and approved authorizes operations transactions
- Letter of credit Issuance, supplier's credit & bank guarantee
- Hedge of the foreign Currency against import and exports, Cash Credit, Compliance of the norms of Banking for Indian and international, FOREX & Treasury management
- Monitoring and ensuring daily Market rates with various vendors & Handling of Forex Transactions with proper KYC as described by RBI
- Monitor INR & Foreign currencies every day to ensure stock balances are correct Knowledge of FEMA guidelines & RBI rules and regulation

### **Accomplishment**

Appreciated & Certified during Demonetization - YES Bank  
Best Officer Award – Axis Bank

### **Languages**

English, Hindi, Marathi, Gujarati