

Umesh Bera

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Address: Andheri East, Mumbai

ACADEMIC QUALIFICATIONS				
Degree	Institute	Board/University	Year	Grade/Score
BMS Finance	Malini Kishore Sanghvi	MU	2021-2024	8.13
Class XII	Malini Kishore Sanghvi	HSC	2021	82.22%
Class X	Bombay Cambridge International School	IGCSE	2019	82.06%
CFA Level 1	CFA Institute	-	2024	Passed
INTERNSHIPS/POSTIONS OF RESPONSIBILITY				
<u>Part time – Accountant</u> AB Jeans., Mumbai			May 2021 – July 2023	
<ul style="list-style-type: none">● Maintained accurate records for cash, fixed assets, and other financial transactions.● Managed accounts payable and receivable, optimizing cash flow management.● Reviewed invoices for accuracy and completeness prior to processing payments.● Oversaw the full accounting cycle and prepared relevant financial statements.● Performed timely general ledger reconciliations using Tally ERP software.● Collected banking transaction data from statements, recorded activities in Excel, and reconciled balances.				
ACADEMIC PROJECTS				
Kotak Bank	<ul style="list-style-type: none">● Performed comprehensive financial analysis on Kotak Mahindra Bank by reviewing and evaluating the bank's financial statements over multiple years.● Conducted detailed ratio analysis, including profitability, liquidity, solvency, and efficiency metrics, to assess the bank's financial health and performance trends.● Compared key financial indicators across periods to identify growth patterns, potential risks, and areas for improvement.			
Startups	<ul style="list-style-type: none">● Conducted an in-depth analysis of the financial challenges faced by startups in India, examining key issues such as access to capital, cash flow management, and funding gaps.● Explored various government initiatives, schemes, and policy frameworks designed to support startups.● Focused on funding options, tax incentives, and infrastructure development aimed at fostering a conducive environment for entrepreneurial growth.			
Parle G	<ul style="list-style-type: none">● Conducted a thorough product line analysis, evaluating performance, market positioning, and competitive advantages of each product within the portfolio.● Performed a detailed SWOT analysis to identify internal capabilities and external market factors.● Delivered practical insights into areas for product development, market expansion, and strategic enhancements.			
CO-CURRICULAR OR EXTRA - CURRICULAR ACTIVITIES /AWARDS/ACHIEVEMENTS				
<ul style="list-style-type: none">● Acquired proficiency in Basic Financial Modeling through the Practical Skills Module of the CFA Program.● Volunteered at Finance department of “Crescendo” a college fest at MKS.				
SKILLS & ABILITIES				
<ul style="list-style-type: none">● Skilled in Microsoft Office Suite: Excel, Word and PowerPoint.● Fundamental Analysis of Listed Companies.● Proficient in using Canva.● Proficient understanding of IFRS and US GAAP accounting standards.				
PERSONAL INFORMATION				
Languages Known	English and Hindi.			
Hobbies & Interests	Gaming, Python and Excel.			