

# Rachita Mukhi

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India No : +91 9582382975

Current Location : Delhi

## Summary

Multi-functional expert with good inter-personal and communication skills, well capable of managing complex solutions in an agile environment. Worked in roles involving consulting, financial planning, new product solutions, portfolio management and market research.

My passion lies in the field of Financial research & analysis, Investment management and Marketing Research and I intend to apply my knowledge gained over a period of years through intense study and keen observation of the nuances of financial markets and instruments to real life scenarios.

**Industries** : Banking, Telecom and Real Estate

**Functional Domains** : Wealth Management, Financial planning, Asset allocation, risk profiling, CASA, Mutual Funds, Insurance, Demat, Equity, Marketing Management, Market Research, New Product Launch, Real Estate investments

**Skills** : Microsoft Excel, Power point Presentation, Microsoft Office, Financial Analysis, Quantitative and Qualitative Research, Customer Service, Public Speaking

**Locations** : Dubai, Abu Dhabi, Sharjah, Mumbai and Bangalore

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## Professional Experience

<b>Icici Bank, Mumbai</b>	Nov'19 - Apr'20
<b>Key Responsibility Area</b>	
<ul style="list-style-type: none"><li>• Produced on Core Banking and Wealth management solutions</li><li>• Undertook Financial need analysis, Risk profiling and review reports for 220 HNI and self - employed clients</li><li>• Conducted Financial assessment and planning, created investment proposals and provided portfolio investment solutions to clients across mutual funds, PMS, Alternate assets, structured products, bonds/debentures, Fixed company deposits, Insurance, etc</li><li>• Periodically reviewed existing portfolios and upgraded them</li><li>• Studied market trends, global and national economy, various sectors viz private banking, finance, IT, Manufacturing, etc</li><li>• Acquired clients through reference and product placement</li></ul>	
<b>Square Yards, Dubai</b>	May'18 - May'19

Key Responsibility Area	
<ul style="list-style-type: none"> <li>Promoted portfolio products to HNI/NRI and domestic clients and provided variety of services like financial planning, risk management, KYC documentation and regular monitoring of client's investment portfolio</li> <li>Facilitated investments in company's equity and promoted convertible notes after careful analysis of client profile and background</li> <li>Designed portfolios of HNI clients in financial products viz equity, bonds, mutual funds, etc and other asset classes like commercial office spaces and residential units</li> <li>Developed new client base of HNI and super HNI across Dubai, Abu Dhabi and Sharjah</li> <li>Successfully contributed to the profiling the risk appetite of existing clients and time horizon of investments of clients to develop a better understanding of long term financial needs</li> <li>Kept a close contact with industry experts to understand market trends and study and comparative analysis of returns in variety of products globally</li> </ul>	
Mahindra Comviva	Apr'17 – May'17
Key Responsibility Area	
<ul style="list-style-type: none"> <li>Incorporated the concept of Porter's Value chain and the various primary activities and the support activities.</li> <li>Classified the FMCG sector into various sub-segments and identification of market leaders on the basis of market share and revenue in Europe and Latin America regions.</li> <li>Research and analysis of the companies in various segments to identify the key points of value generation in the operating chain of the firm by analyzing their processes initiatives and financial reports.</li> <li>Consolidated various digitization ventures and building use cases on the ventures to utilize and implement the Infinity platform at various points on the value chain.</li> </ul>	
INDUSTRY EXPOSURE/ PROJECTS	
Post-Graduation (Academic Project)	<b>Sales And Distribution Management on Perishable Food</b> <ul style="list-style-type: none"> <li>Researched the market on the sales management and distribution function followed by players in national, regional and local level in perishable food industry and prepared a comparative analysis using historical data</li> <li>Examined the approach used by channel partners, analyzed the organization structure, distribution cost and effectiveness through latest data and financial reports of the proposed companies</li> <li>Successfully contributed future projections using forecasting technique like command and regression model and proposed suggestions for better marketing and management of the brands</li> </ul>
	<b>Security Selection</b> <ul style="list-style-type: none"> <li>Data Analysis of a set of companies belonging to cement industry based on variables viz stock price, free cash flow, EPS, P/E ratio, market share, etc and picking of a company matching given set of criterion</li> <li>Assessed the data of over 25 companies belonging to cement industry over a period of 5 years i.e. 2011- 2016 using MS Excel</li> <li>Scrutinized the set variables by finding the average growth rate of each, over the given period and selected the security that best suited the requirement</li> </ul>

	<b>Consumer Behaviour study on Body Shop</b>	
	<ul style="list-style-type: none"> <li>• Surveyed the customer profile, decision making process of consumer and retail strategy of Body Shop using basic fundamentals of market research and marketing management</li> <li>• Successfully identified key buying behavior of upper income class women and constructed a detailed analysis on impact of internal as well as external factors on consumer psyche</li> <li>• Strategized new promotion strategies for Body Shop to increase market share</li> </ul>	
<b>Graduation</b> (Live Project)	<b>Aviva Life Insurance</b>	
	<ul style="list-style-type: none"> <li>• Oversaw the overall approach of performance appraisal and implemented new marketing techniques for products</li> <li>• Captured new client base for the company</li> </ul>	
<b>Graduation</b> (Internship)	<b>Microsoft VFEST(Channel V)</b>	
	<ul style="list-style-type: none"> <li>• Promoted and managed events at Pan-India level for India's largest Youth Festival held across 7 cities as Campus Manager</li> <li>• Collaborated with various colleges and successfully hosted and coordinated events</li> </ul>	

## **EDUCATIONAL BACKGROUND**

- MBA (Finance & Marketing), 2 years regular course **from International Management Institute, Delhi accredited by Association of MBAs (AMBA), All India Council for Technical Education (AICTE) and National Board of Accreditation (NBA) and partnered with IMI Geneva, Manchester Business School UK, McGill University of Canada and others in 2018**
- Secured **91% in Common Admission Test (CAT), national level management entrance exam for premier B-Schools in India conducted by Indian Institute of Management(IIM) in 2015**
- Bachelors in Arts(English) Honours from **University of Delhi in 2015 passing with first class division**
- 12<sup>TH</sup> from Modern Public School, Delhi under Central Board of Secondary Education(CBSE) Board in 2012, Securing 84%
- 10<sup>th</sup> from Modern Public School, Delhi under Central Board of Secondary Education(CBSE) Board in 2010 with a CGPA of 9.2

## **AWARDS AND ACHIEVEMENTS**

- Won in Inter-College Competition in Creative Writing organized by Delhi University
- Secured 3rd position in Zonal School Competition(Kho-Kho)
- Secured 3rd position in Zonal School Competition(Basketball)

## ACTIVITIES AND INTERESTS

- Certified by NISM(National Institute of Securities Market), a Mutual Trust established by SEBI, Regulator of Securities market in India with Mutual Fund Distributors Certification
- Volunteered in hosting College fest, KRITVA 2018
- Participated in 'Green Delhi' organized by Modern Public School and DEEKSHA(NGO)
- Participated in multiple painting competition at Modern Public School
- Travelling and social engagements with new people
- Playing chess, Learning new languages and Writing short stories and reading works of fiction and non-fiction

## ADDITIONAL INFORMATION

- Volunteered at the Earth Saviour Foundation
- A2.1 Level of Spanish from Instituto Cervantes, Delhi
- Volunteered in Literary fest, Kalindi college, Delhi University
- Member of Dance society, Kalindi College, Delhi University