

Ranju Gupta

Houston, TX

-Email me on Indeed: <http://www.indeed.com/r/Ranju-Gupta/edb3c4a44d94eea9>

Home Loan Credit Analyst specializing in risk assessment, financial analysis, underwriting for optimal mortgage lending decisions, and helping Homebuyers achieve their Dream Homes. Critical thinker, Solution

Oriented, Strong communicator, Adaptive and detail Oriented. Good Knowledge on Auditing(Internal) and expertise in preparing final accounts as per accounting standards. Highly motivated to pursue CPA.

Work Experience

Credit Analyst

Home Loan Experts (HLE) - (Australia and Kathmandu, Nepal)

February 2022 to April 2023

- # Interacting with the clients, understanding their needs & determining the scope, objective, & timeline of the deliverables.
- # Data collection, organization, filtration, and visualization.
- # Preparing preliminary assessment of the client to process for home loan.
- # Develop, grow and retain profitable long-term relationships with existing and prospective clients.
- # Assessing loan serviceability of client by deriving their borrowing capacity based on their income, savings, expenses and liabilities.
- # Preparing credit appraisal (loan file) of customer by obtaining all the required documents and information from customer and different authorities for loan sanction.
- # Evaluating credit risk.
- # Analyzing financial data.
- # Reviewing credit limits of existing customers.
- # Recommending the suitable lender to the customers which best suits their criteria.

Accounts Assistant

NBSM, Kathmandu - Nepal

July 2021 to February 2022

- # Filing of Income Tax Returns of Individuals, Firms and Companies.
- # Internal Audit & Reporting thereon of a private limited Company.
- # Statutory Audit & Reporting thereon of a private limited Company.
- # Ensuring Compliance with Income Tax Laws.
- # Preparation and Finalization of Financial Reports of different sectors and various clients in accordance with applicable Accounting Standards.

CA Articleship

CA firm - Noida, India

September 2015 to December 2018

- # Auditing of various entities i.e. Banks, Private limited companies, Partnership Firms, Proprietorship firms, Resident Welfare Associations etc.

- # Internal Audit & Reporting thereon of a private limited Company on a monthly basis.
- # Preparing Accounts of various Private Limited Companies, Proprietorship Firms Partnership Firms and Resident Welfare Associations etc.
- # Scrutiny of various ledgers i.e. Cash book, Bank book, Journals, BRS.

Education

Bachelor in Commerce

IGNOU - Delhi, DELHI, IN
June 2017

Maryland College
April 2012

Skills

- Advanced Microsoft Excel (Pivot Tables, VLOOKUP), Microsoft Office Package.
- Excellent interpersonal and communication skills (written and Oral) with problem-solving abilities.
- Thorough understanding of accounting and financial concepts.
- Intermediate Quickbook experience
- Travelling
- Hiking
- Reading books
- Cooking
- Making friends
- meeting new people.
- English
- Nepali
- Hindi
- Urdu

Links

[linkedin.com/in/ranju-gupta-0547b6119](https://www.linkedin.com/in/ranju-gupta-0547b6119)