

# Abanindra Duari

## Credit Risk Manager

A dedicated credit professional carrying overall 10 years of experience with a strong background of credit analysis, financial analysis, credit risk assessment, reviewing credit agency reports, doing credit to cash activities, team handling involved in onsite process transition, process documentation and knowledge transfer. Having team mentoring capabilities with proven track records of delivering team’s deliverables with efficiency. Detail-oriented and thorough with excellent judgement, having good verbal and written communication strengths.

### Contact

Phone  
+91-9980930709

E-mail  
abanindra.duari@gmail.com

LinkedIn  
www.linkedin.com/in/  
/abanindra-duari-999458243

### Skills



### Work History

Dec 2022-  
Current

#### Deputy Manager- Credit Risk

Export Trading Group (ETG)

- Setting-up credit review process, Creating Credit Policies, creating norms for blacklisting counterparts, preparing demand letters for commercial team.
- Conducting annual credit reviews for existing customers by obtaining the latest business details, credit agency reports and by preparing financial summary.
- Working on credit application for new customers and submitting to vertical and group level approvers.
- Preparing weekly Open Credit report, monitoring outstanding balances, and liaising with Traders/Business Controllers.
- Preparing MTM Report by obtaining open contract details from business controllers.
- Preparing Fortnightly, Monthly Riskco pack and submitting to CFO, CEO of ETG Commodities.

Dec 2016-  
Dec 2022

#### Process Specialist- Credit Risk

Cargill Business Services Pvt. Ltd.

- Evaluating credit worthiness of customers through financial statement analysis, ratio analysis, business & payment history analysis.
- Analyzing customer's background, business status, legal activities, payment history as part of credit assessment.
- Obtain and review credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
- Doing comparative analysis of financial statements for customers to know the current financial position of the organization.
- Doing a complete write-up for new and existing customers based on company's annual reports & credit agency reports.

## Software Skills

MS Office (Excel, Word, PowerPoint, Power BI)

Very Good

SAP, JDE, AXE, Oracle12

Very Good

## Languages Known

English

Excellent

Hindi

Excellent

Bengali

Excellent

- Review extended payment terms request and approve or decline as deemed appropriate. Assessing risks involved in operational processes, activities, policies and preparing risk mitigation plans.
- Decision making and communicating decision regarding customer's credit worthiness and payment terms to be offered.
- Analyze surveillance report of counterparties and notify credit supervisors or managers of any significant deterioration in customer credit profile.
- Preparation of Weekly & Monthly credit risk report includes identifying credit limit breach, market limit breach, volume limit breach & credit utilization.
- Monitoring AR and MTM exposure weekly and report any over-limits to credit supervisors or commercial managers. Also responsible for periodic review of existing customers.

### Analyst- Credit

Accenture Services Pvt. Ltd.

Jan 2013 –  
Dec 2016

- Handling credit to cash activities which includes credit review & assessment of new & existing counterparties.
- Handling customer master data, keeping track of cash collection & payment plans, doing credit hold and release.
- Preparing universal risk template to get credit limit and market limit exposure for new counterparties
- Determine credit limit with suitable payment terms based on adequate credit agency report and communicate to credit manager or supervisor.
- Preparing AR collection report to understand payment trends & overdue situations of existing customers.
- Review credit limits of assigned customers on an annual basis or more frequently as necessary. Actively interact with commercial team in determining & maintaining credit lines that meet customer's needs.

## Education

2016-05 -  
2018-04

### Management of Business Finance

Indian Institute of Finance - Delhi

2009-08 -  
2012-09

### Bachelor of Business Administration- Finance & Accounts

Hemvati Nandan Bahuguna Garhwal University - Uttarakhand