

Vinay Kumar Dad

Chartered Accountant | Rajasthan |

+91-94147 34728 |

vinay.maheshwari2006@gmail.com



SUMMARY

Highly skilled Chartered Accountant with 7 years of experience in financial management, tax compliance, and auditing. Expertise in financial reporting, regulatory compliance, and risk management. Proven track record in optimizing financial processes and providing strategic insights to drive business growth while ensuring accuracy and transparency in financial operations.

PROFESSIONAL EXPERIENCE

Axis Bank Limited

Dec 2022 - Present

Deputy Manager - Credit Analyst

Key Responsibilities:

- Conducted initial screening of business loan applications and determined eligibility based on product policies.
- Engaged in personal discussions with customers to assess business stability and financial acumen.
- Assessed credit, collateral, operational, and fraud risks, with expertise in analyzing legal, technical, and property documents for potential risks.
- Handled Nano Business Loans (Secured and Unsecured), including Loan Against Property (LAP) for MSME clients.
- Analyzed eligibility of Self-Employed Non-Professional (SENP) clients and recommended cases to the Cluster Head.
- Reviewed financials, income documents, CIBIL scores, and credentials to determine eligibility, and prepared Credit Appraisal Memos (CAM).
- Obtained necessary approvals from higher authorities for secured loans up to Rs. 20 lacs and unsecured loans up to Rs. 3 lacs.
- Managed MIS reports, including portfolio and delinquency reports, and reported regularly to higher management.
- Oversaw a business portfolio ranging from Rs. 1 crore to Rs. 1.25 crore, managing 20–30 loan files per month.

Roha Housing Finance

Oct 2021 – May 2022

Key Responsibilities:

- Screened home loan applications and evaluated eligibility according to product policies.
- Conducted customer discussions to evaluate business stability and financial understanding.
- Analyzed legal, technical, and property documents to identify associated risks for secured loans (HL/LAP).
- Managed portfolio and delinquency MIS and ensured regular reporting to higher authorities.
- Held PD authority for secured loans up to Rs. 15 lacs and managed a loan portfolio between Rs. 50 lakhs and Rs. 80 lakhs with 10–15 loan files per month.
- Prepared Credit Appraisal Memos (CAM) and Disbursement Memos (DM).

Bhandari Jaithliya & Co.

Feb 2017 – Oct 2021

Key Responsibilities:

- Prepared and filed GST returns (monthly and annual, including reconciliation statements).
- Filed income tax and TDS returns and conducted statutory, concurrent, and stock audits for various private companies.

- Prepared CMA data and worked with Tally ERP 9.0 for accounting tasks.
- Managed accounting activities to ensure compliance with accounting principles and external audits.
- Performed bank reconciliations on a monthly basis and generated MIS reports.
- Held working knowledge of GST registration and return filing processes.

PROFESSIONAL QUALIFICATIONS

Qualification	Institute	Year	Result (%)
C.A. Final (First Group)	I.C.A.I.	Nov 2018	52%
C.A. Final (Second Group)	I.C.A.I.	May 2024	59%
C.A. IPCC (Group 1)	I.C.A.I.	Nov 2011	56%
C.A. IPCC (Group 2)	I.C.A.I.	May 2012	55%
C.A. CPT	I.C.A.I.	Jun 2009	50%
C.S. Executive (Group 1)	I.C.S.I.	Jun 2011	52%
C.S. Executive (Group 2)	I.C.S.I.	Dec 2013	51%

EDUCATION

Qualification	Institute	Year	Result (%)
B.Com	MLSU, Udaipur	2008	59%
HSC (12th)	RBSE, Ajmer	2005	61%
SSC (10th)	RBSE, Ajmer	2003	50%

SKILLS

Computer & Communication Proficiency:

- Successfully completed 100 hrs Compulsory Information Technology Training by I.C.A.I
- Successfully completed 35 hrs Orientation Program conducted by I.C.A.I
- Successfully completed 90 hrs Management Communication Training conducted by I.C.A.I

Tools Proficiency:

- MS Office Suite including Word, Excel, and Powerpoint
- Operating Systems - Win XP, Windows 10, Tally 9.0 ERP
- Experience working with *Fin One, Transunion CIBIL, CRIF, Sherlock, LSW, etc*