

Priya Lakhotia

(Company Secretary, MBA
(Finance), CA (Final))

Contact no: +918769138035

Email: priyalakhotia01@gmail.com

CAREER OBJECTIVE

To work in an admirable & diversified environment, which provides ample opportunities for applying the knowledge acquired, thereby emerging as a successful professional.

PROFESSIONAL QUALIFICATION

Course	Institution	Year	Marks Secured (%)
Company Secretary	Institute of Company Secretaries Of India (ICSI)	2014	53%
CA-CPT, IPCC	Institute of Chartered Accountants Of India (ICAI)	2011	58%

ACADEMIC QUALIFICATIONS

Examination	Board/University	Year	Marks Secured (%)
MBA (Finance)	Rajasthan Technical University	2013	68%
B.Sc. (Biotechnology)	Kota University	2011	78%
12 th	CBSE	2006	82%
10 th	CBSE	2004	83%

WORK EXPERIENCE**Credit Manager at HDFC Bank, KOTA****(November 2021 to present)**

- Evaluating credit worthiness of potential customers of Rajasthan State for personal loan funding.
- Drafting and processing cases with profiles relating to salaried employees in government (state and central) and private sectors, defence, nurses, police, HRP (high risk profiles) etc as per banking policies and procedures.
- Preparation of Credit Assessment Memos (CAM) by ensuring the compliances of lending policies and procedures with ticket size from 1 lakhs to 35 lakhs.
- Handling pre disbursement, post disbursement and delinquency visits.
- Assist in handling vendors of Jaipur and Kota hub for Legal and Contact point Verifications (CPV) and coordinating with them for various reports.
- Preparation of reports required in effective Credit Assessments.
- Assist in resolving various audit queries along with preparation of audit and other MIS reports for effective management decisions.
- Regular follow ups for non starter cases with client and concerned sales team for early clearances.
- Handling and resolving various queries from sales team in a timely bound manner.

- Acting as a contact point between sales team and CPV agencies for effective client's visits.

Analyst at CARE Ratings Limited, Jaipur

(July 2018 to June 2021)

- Analyzing credit risks based on quantitative and qualitative information provided by the client.
- Detailed analysis of financial statements through various ratios based on past performance of business.
- Preparation of CMA (Projection) data of the companies on future estimation of the business and industry.
- Regular site and factory visits at the client premises to understand their business more precisely.
- Analyzing macro-economic factors, industry specific trends, policies and regulations.
- Preparation of quarterly and half yearly reports based on key financial decisions or business changes implemented by client.
- Recommendation of credit rating before internal and external rating committee's and preparing credit analysis reports viz Rating notes, Rating Letters and Press releases.
- Involved in due diligence with bankers and auditors for knowing conduct of client's account.
- Build and maintain strong client relationships through regular follow ups and visits.
- MIS reporting to the group head as well as rating head.

ARTICLES

- Worked as a CS article assistant at **Sai Coat Paints Private Limited, Hyderabad** from 2015-16 in areas of compliances, annual filings, ROC work, drafting etc.
- Worked as a CA article assistant at **Pramod Lahoty & Co. Kota** from 2011 to 2014 in areas of auditing, taxation, finance etc

SKILLS SET

- *Analysis & Presentation:* MS Office Suite (Word, Power Point, Excel), Google Apps,
- *Finance & Accounting:* Tally ERP, CompuOffice, SAPERP

PERSONAL INFORMATION

- Date of Birth : 1st July 1988
- Fathers Name: Sh. R.C Lakhotia (Tax Advocate)
- Current Address : 26-B, Alfa Complex, Behind Alfa Mart, Bajrang Nagar, Kota-324007 (Rajasthan)
- Languages Known: English and Hindi
- Hobbies: Dancing, Singing, Cooking, playing badminton etc