

CA Shaloo Kumari

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Professional Experience

Credit Manager - Unsecured Business Loan (Grade E3 Level)

HDFC Bank, Ahmedabad

September 2022–Present

- Researched and evaluated customer's creditworthiness based on their Financial Statements, Financial Ratio analysis, bank statements and their industry trend.
- Utilized data analysis techniques to uncover patterns in customer behaviour that could be used to optimize credit management processes.
- Detailed analysis for Large Ticket Business Loans (LTBL) and Self-employed professional loans.
- Underwritten various premium customer of the Bank including self-employed professionals.
- Monitored the performance of existing accounts to identify potential risks or opportunities for improvement.
- Analysed loan requests, based on credibility and potential revenues and losses.
- Monitored the performance of existing accounts to identify potential risks or opportunities for improvement.
- Negotiated payment plans with customers in order to collect overdue payments.
- Preparation of MIS Report for tracking and monitoring of approved and rejected cases and preparation of monthly MIS to track total number of cases appraised for achieving productivity benchmarks.
- Trained and guided team members and business team on Bank's policies and procedures.

Article Assistant

Pipara & Co LLP, Ahmedabad

November 2018–October 2021

- Statutory Audit of –
 1. Public Limited companies in Textile, manufacturing and export-oriented Dyes industry.
 2. Private Limited companies in trading and manufacturing industry.
- Tax Audit of LLPs, Private Limited Companies and Public Limited Companies and finalization and submission of Tax Audit Report.
- Internal audit of entities in the industry of infrastructure, construction and trading.
- Analysed financial statements to identify discrepancies and areas of improvement.
- Advised clients on various taxation issues such as income tax, TDS, GST and capital gains.
- Concurrent Audit of Large Corporate Branch of Public Sector Bank.
- Conducted Due Diligence for purchase of loan portfolio into priority sector lending on behalf of public sector bank.
- Assisted in GST Audit of various entities.
- Preparation of financial statements in accordance with Schedule III of Companies Act, 2013.
- Presentation on Tax Treaty among India, Germany, Japan and Korea.
- Prepared various reports like valuation report and stock statements.

Education

Chartered Accountancy | The Institute of Chartered Accountants of India

Examination	Group	Month, Year
CA Final	Both	May, 2022
IPCC Group-II	One	November, 2018
IPCC Group-I	One	May 2018
CPT	-	July, 2016

Additional Skills & Information

- **Technical** - Proficient in MS Office (Word, Excel, PowerPoint) Outlook, Tally ERP9, CBS Applications (LOS, Finnone, Flexcube, Lasersoft, Finacle)
- **Personal Attributes** - Sense of Responsibility, Initiative, Drive & Determination, Problem solving ability, Collaboration, Co-operation & Co-ordination with team members and Learning attitude.
- **Hobbies and Interest** – Photography, Art and Crafting.
- **Languages Known** – English and Hindi.
- **Date of Birth** – 30/10/1998.