

RESUME

Mrs. Hetal Krunal Suva

C-5, Sterling enclave ,
B/h, Apex heart hospital, Gurudwara,
S G Highway ,Ahmedabad-380054
Mo : 9099102767
Email ID : hetal.maliya133@gmail.com

PERSONAL DETAILS:

Father Name : Govindbhai Maliya
DOB : 13/03/1994
Hobbies : Arts and Crafts, Adventure trips, Dance.
Marital Status : Married
Language Known : Gujarati, Hindi , English

CAREER OBJECTIVE:

My objective is to succeed in an environment of growth and excellence by securing a job which provides me job satisfaction and self development. With this, it also helps me achieve personal as well as organization goals ensuring safety.

EDUCATIONAL QUALIFICATION :

Qualification	University / Institute	Year of passing	Percentage (%)
CA Final	ICAI	January 2016	52.88
CA IPCC	ICAI	January 2013	60.86
CA CPT	ICAI	January 2012	58.00
M.Com	Gujarat University	April 2016	65.20
B.Com	Gujarat University	April 2014	71.80
12 th	GSEB	March 2011	84.80
10 th	GSEB	March 2009	80.77

PROFESSIONAL EXPERIENCE: (2 years)

Name of Organisation : ICICI Bank Ltd , Ahmedabad.

Department : Mortgage.

Designation : Branch Credit Manager (BCM)

Grade : MII

Key Activities :

- Analyze the financial statements and credit history for a better understanding of all the risks that are involved in extending credit to customers.
- Managing all Mortgage Loans and make appropriate decisions.
- Proper underwriting / Credit Appraisals of the mortgage loans as per the standard guidelines and company policies.
- Processing the files with NIL error and ensuring the TAT maintenance .
- Coordinate with Legal, Technical and FI departments.
- Personal Discussion (PD) with clients either telephonically or visiting client's business premises.
- Reporting the various MISs and resolve queries raised in audit post booking of the FILE.
- Overall review of the files and raising necessary deviations to policy and high authorities as transaction demand.

Article Assistant at R. B. Sanghavi and Co (21/02/2013 to 20/02/2016)

- Statutory Audit of Companies as well as compilation of financial statements as per requirement of the companies Act from time to time.
- E-Filing of Income Tax and TDS Returns.
- Scrutiny Assessment of Income Tax and tax Audit of all types of assesses.
- ROC work starting from Incorporation of Company , return fillings to liquidation of company

DECLARATION:

I hereby declare that all the details mentioned above are correct.

Yours Faithfully

HETAL K SUVA