

CA. Alpesh Ghosiya

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9, Everbella Society, Near Pallav Cross Road
Shastrinagar, Ahmedabad -380013

CAREER OBJECTIVE

Seeking a Dynamic and Challenging environment that would facilitate the maximum utilization and application of my skill and expertise in making a positive difference to the organization

PROFESSIONAL EXPERIENCE

Organization	Designation	Duration
Shriram City Union Finance Limited	Credit Manager	23 rd July 2018 to 21 st Oct 2019

Job Responsibilities

- Credit Appraisal of Loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- Under writing cases with desired level of quality and enabling achievement of Branch Business target by proper training. .
- To evaluate proposals of customers for BL & Decision making within defined TAT
- Use performance history along with liquidity, debt/asset management and profitability ratios to assess creditworthiness in evaluation
- Interact with Customers & understand the business and regularly monitor delinquencies / infants.
- Managing a team of CPAs & Coordinating with sales, operations and customer service

Organization	Designation	Duration
Lendingkart Finance Limited	Credit Analyst	March 2017 to July 2018

Job Responsibilities

- Analyse credit data and financial statements to determine the degree of risk involved in extending credit or lending money
- Analyse the Bank Statement to Identify the Revenue Stream and Purchase
- Evaluate customer records and recommend payment plans based on earnings, savings data, Payment history and purchase activity
- Confer with credit association and other business representatives to exchange Credit information
- Analysis of Different Ratios
- Review individual or commercial customer files to identify and select delinquent accounts for collection
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations
- Consult with customers to resolve complaints and verify financial and credit transactions.
- Keep a track of disbursement done to client and instalments received
- Regular tracking of each account payment received, outstanding amount and ensuring timely collection

Organization	Designation	Duration
ADPRDP & Co(Chartered Accountant)	Audit & Taxation Manager	November 2016 to Feb 2017

Job Responsibilities

- Handle the Income Tax Scrutiny work.
- Income Tax Returns, Form 15CA and 15CB, Lower Deduction of TDS application, Trust Registration Application, Exemption Application for Trust
- Company Incorporation, ROC annual Return Filling Work, Stock Audit

ACADEMIC BACKGROUND

- Completed CA in May 2016 From ICAI
- Completed Post Graduation in June 2016 from Gujarat University
- Completed Graduation in June 2014 from Gujarat University

ARTICLESHIP ORGANISATIONS

- M/S Samir M Shah & Associates (Chartered Accountants), Ahmedabad - October 2013 to February 2016
- M/S Siddharth N Shah & Associates (Chartered Accountants), Ahmedabad February 2013 to September 2013

KEY SKILLS

- Good Communication and Quick Learning
- Ability to Manage Stress and Manage Team
- Strong Credit analysis and Relationship management skill
- Adaptability and Problem Solving Ability

PERSONAL DETAILS

- Date Of Birth : 10th May, 1994
- Marital Status : Single
- Permanent Address : Ivnagar, Junagadh - 362015