

Kushal Kapadia

Address : 405 Poojan Apartment , Paldi .Ahmedabad-GJ India 380007

Mobile no : +91-886-625-1359

Mail Id : kushalkapadia53@gmail.com

CAREER OBJECTIVES:

Associate with a growth oriented organization with determination, dedication and discipline to deploy my competencies towards personal and professional growth.

CAREER SUMMERY:

- Excellent in financial planning, controlling cost and reporting framework.
- Experience in checking and laying down suitable internal controls in the system.
- Experience in preparing annual budgets and monitor closely with actual.

CORE COMPETENCIES:

- Strong inter-personal and management skills.
- Ability to work in a fast paced environment & recognize and react to changing work demands.
- Highly organized, proactive, hard working, focused and has attention to detail.
- Goal-orientated with strong ability to stay focused and give the best result in pressure situation.
- Adequate knowledge of finance in Banking and Stock market.

WORK EXPERIENCE:

1. Presently working as Credit Manager with Suryoday Small Finance Bank – From Oct'2020 – Till date (Reporting to National Credit Manager) Job Description :

- Assess financial and monetary documents and statements of customers.
- Assessing income on Personal Discussion bases.
- Perform analytical services as part of lending team.
- Assessing employed and Self-employed case.
- Preparation of Proposal Note.
- Being the first person in Gujarat to set up all credit and disbursement process.
- Team building and management.
- Achieving Pan India Highest Disbursement numbers every month.

2. Worked as Sr. Credit Officer with HDFC LTD – From September' 2017 to Oct'2020 (Reporting to HUB Credit Head) Job Description:

- Assess financial and monetary documents and statements of customers.
- Assessing income on Personal Discussion bases
- Perform analytical services as part of lending team.
- Assessing employed case.
- Preparation of Proposal Note.

3. Worked as Credit Manager with Mahindra Finance – From January'2017 – Aug' 2017(Reporting to State Credit Head) Job Description:

- Assess financial and monetary documents and statements of customers.
- Manage internal database with credit risk and credit limit information.
- Perform analytical services as part of lending team.
- Preparation of Proposal Note.

4. Worked as Credit Executive with MAS Rural Housing and Mortgage Finance Limited India – From April' 2015 – December'16 (Reporting to Senior Credit Officer) Job Description:

- Assess financial and monetary documents and statements of customers.
- Manage internal database with credit risk and credit limit information.
- Preparation of customer appraisal memo.
- Actively participating in making and improving policy and software.
- Team co-ordination and management.
- Having Underwriting Powers.

5. Worked as Business Development Executive Officer with Axis Bank India- From August'2012 – August'2013 (Reporting to Branch Sales Manager) Job Description:

- To assure all the require documents are available prior to opening of new account.
- Generating new business through presentation of bank products to customers and follow-up.
- Providing all banking facility to the customers.
- To join new customer relationship with bank

EDUCATION :

1. **Master of Business Administration (MBA) in Finance** Gujarat Technological University, Ahmedabad | *April 2015* (Internship Project: "A Study of Initial Public Offering in equity market in India", **Interface Capital Market Pvt. Ltd**)
2. **Bachelor of Commerce** New L.J. Commerce College, Ahmedabad | *March 2012*
3. **Higher Secondary School** G.H.S.E.B., Ahmedabad | *April 2009*

PERSONAL PROFILE :

Sex : Male

Nationality : Indian

Marital Status : Married

Date of Birth : 11th June 1992

Languages known : English, Hindi & Gujarati