

CA Jinal Buch (CA, BBA)



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PROFILE

Looking forward for a suitable opportunity in prominent organization in corporate finance/advisory functions such as credit analysis/appraisal & monitoring and Functional area such as operations management, system implementation.

PROFESSIONAL EXPERIENCE

Axis bank (July 2021 – Present) – Portfolio Manager/MIS coordinator

- Maintaining MIS for SEG Credit dealing in corporate financing of Clients ranging from Proprietorship concern to Pvt. cos. Brief of MIS: Sanction & rejection tracker, control returns of committee meetings, Renewal, Vulnerable Pool, Rating model, etc.
- From learning perspective, analyzing credit proposals from parameters such as (a) Management (b) Due diligence using documents such as CIBIL (borrowing-cum-conduct), BQS (risk profile) & CRILC (a/c classification) reports, Probe reports/records in terms of ongoing charges by various FIs. (c) Business model (d) Financials like CMA viz. TAR, ledgers of related parties, Debtors edging analysis, Stock audit reports, Banking conduct, etc. Using MPBF to find the eligibility of borrower, excess borrowing thereby curtailing sanction limit, if required.

Lending kart Finance ltd. (Jan-17 to May-17) – Junior Credit Analyst

- Worked as a trainee comprising checking basic eligibility through CIBIL score, track record therefrom & Equifax data, volume & frequency of transactions as reflected in bank statements.
- Customers/clientele held by applicant, getting insights into applicant's business, loan purpose, manner of utilization, WC cycle, etc. through Personal Discussion (PD) with client.

DGSM & Co. - A'bad (Feb-13 to Feb-16) – Article Assistant

- **Internal Audit & Concurrent Audit**
 - Internal Audit of Govt. entities involving checking tender/bid documents, quotations, contract copies, RA bills, retention money records, inspection reports, FI reports, etc.
 - Concurrent-cum-KYC audit of Govt. banks: checking KYC records maintained by bank with system records including updations thereof, maintenance of register for calculations/maintenance of NDTL for computation of SLR and CRR as require by RBI.
 - Migration Audit of Govt. bank: verifying complete, accurate migration of a/cs from old to new system viz. customer names, a/c number, type, balance, etc.
- **Statutory Audit & Tax Audit**
 - Tax audit of entities: vouching of physical invoices with details in system, statutory/regulatory filings, FA records, stock records, debtors-creditors ledgers, meetings resolutions & minutes, etc.
- **AMC**
 - Identification of Fixed assets, ownership details for maintaining FA register for last 10 years.