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**DARSHIL.R.THAKKAR**  
**CA, CS & CMA (ICWA)**

11<sup>th</sup> November 1989

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**PROFESSIONAL SNAPSHOT:**

- ❖ Dedicated professional with more than five years of experience in the finance (retail lending) industry wanting to pursue a dynamic and challenging career with an organization of repute, to work in a globally competitive environment on challenging assignments with a sole motive to earn the dual benefits of the utmost job satisfaction along with professional growth with a steady-pace.
- ❖ Fast learner who qualified for a quick promotion thanks to technical knowledge and personable traits. Currently working as Credit Head – SME Loans with MAS Financial Services Limited.
- ❖ Enjoy working in a team-setting but also able to complete projects without the support of other credit analysts. My ultimate goal is to create value, self learning and knowledge sharing.
- ❖ Demonstrated business acumen & proficiency in managing the operations, organizing process strategies, building relationships with various groups, effectively discharging the functions and achieving higher rate of organic growth.
- ❖ Possesses strong communication, analytical, mapping & leadership skills.

**ORGANISATIONAL EXPERIENCE:**

**MAS Financial Services Ltd. (November 2014 – Present):**

MAS Financial Services Limited is an India-based listed non-banking financial company. The Company is engaged primarily in the business of Financing and all its operations are in India only. The Company's network has over 70 branches in major cities of Gujarat, Maharashtra, Rajasthan, Madhya Pradesh, Tamil Nadu and Karnataka, through which over 3200 centers are catered. The Company offers various products, such as Micro Enterprise Loan (MEL); Two Wheeler Loan; Small and Medium Enterprises Loan; Commercial Vehicles Loan; Used Car Loan, and Tractor Loan. The Company's **Small and Medium Enterprises (SME) Loan** includes Machinery Loan, Industrial Shed Loan, Working Capital Loan and Loans against Property (LAP).

➤ **Credit Head – SME Loans (April-17 onwards)**

- ❖ Handling team comprising of Credit Officers and Credit Managers with supervising the entire process of credit underwriting thereby ensuring compliance with overall regulatory requirements and ensuring delivery within the required TAT.
- ❖ Recommendation power for SME business loans upto Rs. 100 Lakhs with direct reporting to CEO.
- ❖ Direct Interaction with CMD for SME Business loans for high value loan proposals including initiating and doing site visits and personal discussions with the promoters.
- ❖ Periodic Policy Review and Revision based on the current industry practice and trends.
- ❖ Address the issues / responding to various regulators and external parties including Auditors on credit policy related matters.
- ❖ Post Disbursement Portfolio Monitoring & Assessment to identify early stress and take preventive steps.

➤ **Credit Manager (April-16 to Mar-17)**

- ❖ To analyze credit condition of the SME & Corporates through various analytical tools like Ratio Analysis, Cash Flow Statement, Stress Cash Flow Statement, personal discussions & understanding the client's business model.
- ❖ Recommendation power for SME business loans upto Rs. 50 Lakhs with direct reporting to CEO.
- ❖ Liasion with various departmental heads (Marketing, operations, Audit etc.) for ensuring smooth business process and compliance of various regulatory requirements and company policies.

➤ **Business Development Manager (NBFC division) (November-14 to March-16)**

- ❖ Conduct first hand holistic (Financial, Operational & Management) due diligence of various NBFC to be funded for the first time by the company and present the report to the credit committee.
- ❖ Negotiation with customers (NBFCs) on behalf of company.
- ❖ To analyze credit condition of the NBFCs through various analytical tools like Ratio Analysis, Cash Flow Statement, Stress Cash Flow Statement etc. & understanding the client's business model.
- ❖ To check and verify all the loan documents of NBFC's and MFI's as per the company norms and their compliance as per RBI Guidelines including guidelines with reference to securitization and assignment of portfolios.
- ❖ To prepare CAM Report including Financial Analysis and Risk Analysis and to present it to the credit committee.

**Sr. Financial Analyst at RJ Capital Overseas Pvt. Ltd. June**

**2013 – August 2014**

- ❖ Sourcing of clients, Financial Due Diligence, Credit Appraisal Memo & Project Report preparation and presenting to the CMD before initiation of liaisoning with the various Banks & Financial Institutions for the concerned project.

**ACADEMIC CREDENTIALS:**

- ❖ Completed **CMA (COST AND MANAGEMENT ACCOUNTANT)** course from ICMA / ICWA in 2014. In CMA Intermediate examinations secured **ALL INDIA 39<sup>th</sup> RANK** and stood **2<sup>nd</sup> at Ahmedabad Chapter**.
- ❖ Completed **COMPANY SECRETARY** course from ICSI in 2012. In CS Professional (Final) examinations secured **ALL INDIA 18<sup>TH</sup> RANK** and stood **1<sup>st</sup> at Ahmedabad Chapter**.
- ❖ Completed **CHARTERED ACCOUNTANCY** course from ICAI in 2011.
  - Completed the Articleship Training as mandatory Requirement for the CA course from Kunte & Associates having corporate client base of many listed entities.
  - Completed the Computer Training as mandated by the ICAI.
  - Completed the Soft Skills and the GMCS program as mandated by the ICAI
- ❖ Completed **B.COM** from HL College, Gujarat University in 2010.

**PERSONAL DETAILS:**

<b>Languages Known:</b>	(a) Native/ bilingual proficiency – Gujarati & Hindi (b) Professional Working Proficiency – English
<b>Computer Proficiency:</b>	Work experience in SAP (Audit/FICO View), ERP (Oracle), MS Excel, MS PowerPoint and MS Word.

**REFERENCES:**

References are available on request