

***Career Objective:***

To achieve Professional satisfaction, career progression and personal development by working in a learning environment that encourages growth and enriches my experience.

Work Profile and Experience:**❖ Kotak Mahindra Bank | Senior Manager (Housing Finance) | Jaipur | May '21 - Present****I. Credit Appraisal:**

- Possesses in-depth understanding of various lending operations including appraising proposals for Home Loans and conducting risk analysis.
- Assessing credit worthiness of clients which includes Financials and Non-Financials Analysis.
- Proficient in managing all aspects of credit underwriting, policies and procedures, Legal and Technical verification of property given as collateral.
- Checking and ensuring quality of credit applications and control of credit documentation.

II. Other Scope of Work:

- Have authority to sanction Home Loan proposals upto Rs 150 lacs.
- Responsible for monitoring quality of the portfolio by monitoring infant delinquencies, NPAs and stressed accounts.
- Tackling work related pressure from sales during month end.
- Improved TAT achievement and preparing MIS for every month.
- Handling team of credit managers and CPA and coordinators

❖ ICICI Bank Limited | Credit Manager (Unsecured Business Loan) | Bengaluru | 1 year 8 months

- Financial risk analysis including analysis of financial statements (income statement, balance sheet, cash flow statement, ratio analysis, and more, to measure the performance of business and assess need based working capital requirement
- Assessment of Organization's Credit Profile through relevant operational data, management discussion, plant visits, customer feedback, etc.
- Undertaking Risk assessment and credit worthiness of Business portfolios for various industries. Finalization of Terms & condition of sanction in consultations with business team
- Publishing a report on Delinquency analysis of data to track the particular segment which will result in probable loss and taking immediate action to mitigate the same in future
- Preparing and analysis of monthly, weekly & daily reports through in depth analysis and producing the actionable information

❖ M/s Mahaveer Pandya & Co. | Tax Consultant | Jaipur | 1 year 3 months

- Implementation support to clients on GST projects, undertake GST impact analysis, manage compliances under GST and identify transition issues, preparation & filing of the returns, Assisted in preparation of GST Health checkup/Credit reviews

❖ M/s Dinesh Vijay & Co. | Article Assistant | Jaipur | 3 years

- Preparation & filling of ITRs & Tax Audit Reports, TDS calculation and returns, assisted in drafting of submission of scrutiny Assessment, Online compliance of notice of IT Act and Representation before ITO, filing of appeals to CIT(A);

Professional Qualification:

- ❖ Chartered Accountant | ICAI | Nov '18
- ❖ Graduation (B. Com) | University of Rajasthan | 2016