

# Nilesh V. Yadav

Chartered Accountant, CAIIB, B.Com

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## CAREER OBJECTIVE

To be part of an organization where I can utilize my expertise and experience with utmost ownership and responsibility that can yield me job satisfaction & professional growth with preeminence to organizational goals.

## CORE COMPETENCE

Strong Work Ethics

Leadership

Stress Resistance

Rapport Building

Diffused Thinking

Adaptability

Problem Solving

Empathy

## PROFESSIONAL EXPERIENCE

### **Bank of Baroda (Since Jan-2017)**

#### **a. Manager – Corporate Credit**

*At Corporate Financial Services Branch, Ahmedabad (January 2017 to November 2020) & Corporate Business Branch, Ahmedabad (e-Dena)*

- Credit appraisal of allotted clients with average minimum ticket size of Rs. 50 Crores.
- Responsible for development of Corporate Credit Portfolio of the branch as a relationship manager.
- Maintaining healthy relationships with clientele and generating ancillary business in order to achieve higher RAROC.
- Convening/attending consortium meetings.
- Carrying out site inspections.
- Liaisoning with Corporate Office for timely sanction of Committee Level Proposals.
- Preparation, execution of Loan Documents and getting it vetted from Legal team of Zone/Panel Advocate.
- Portfolio monitoring of allotted accounts and scrutinizing desk transactions.

#### **b. Senior Manager– MSME Credit.**

*At SME Cell, Regional office Anand, Gujarat (November 2020 to November 2022)*

- Carrying out of Due diligence of credit proposals assigned (Ticket Size Rs. 5.00 Crores to Rs. 200 Crores).
- Timely completion of appraisal of Fresh Sanction/Review with Increase of MSME/Mid Corporate Borrowers.
- Carrying out Internal Credit Rating and comprehensive due diligence of the borrower.
- Obtaining data/information from customers for assessment and processing of the proposal.
- Interacting with key officials in the borrowing units for obtaining data/statements etc.
- Undertaking pre-sanction visits.
- Studying Search Reports, Valuation Reports and ensuring bank's interest.
- Putting up of credit related notes viz. deviations/concession/modification etc. to competent authorities.
- Preparation of Sanction Letter and ensuring that all the terms and conditions of sanction have been incorporated therein.
- Achievement of allocated targets of MSME portfolio of the Region.

- Adhering to the TAT for processing New/Existing proposals.

**c. Senior Manager– MSME Credit.**

*At SME Loan Factory, Regional office Ahmedabad, Gujarat (December 2022 to present day)*

Job Role same as SME Cell, Anand

**Miscellaneous:**

- Tracking and monitoring important developments in the industries/activities in which the borrowers operate/have interests.
- Any other job/task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instructions of Chief Manager/Regional Manager.
- Ensuring MSME portfolio of region remain healthy and growing.

**M/s Raghav Jobanputra & Associates (Nov-15 to Dec-16)**

**Audit Assistant**

*At Ahmedabad*

- Auditing of Proprietorship, Partnership Firms & Private Limited Companies.
- Preparation of Tax Returns.
- Filing of various returns under Income tax Act & Companies Act.
- Liaisoning with clients.

**ACADEMICS**

	Institute	Level	Year
<b>Professional Qualification</b>	ICAI	CA Final (Both groups)	May 2015
		CA IPCC (Both groups)	May 2011
		CA CPT	June 2008
<b>Academic Qualification</b>	Gujarat University (HACC)	B.Com	April 2010
	CBSE	HSC	March 2007
		SSC	March 2005
<b>Others</b>	IIBF	CAIIB	Jan 2018
	Moody's Analytics	Certificate in Commercial Credit	July 2017

**IT SKILLS**

- Excelled in MS Suite.
- Quick responsive to IT environment & grasping of new systems.

**PERSONAL DETAILS**

- Date of Birth: 24<sup>th</sup> June 1990
- Languages Known: English, Gujarati, Hindi
- Marital Status: Married
- Permanent Address: Holi Chowk, Chhinch, Tehsil Bagidora, Distt. Banswara (Rajasthan)

**DECLARATION**

I hereby certify that above information is true and correct to the best of my knowledge and belief.

**Nilesh Yadav**  
**12.06.2023**

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