

# Ketan Parmar CA and M.com

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## SUMMARY

Highly motivated and result oriented Senior Financial Analyst with approving authority and a strong financial background of 8+ years in a corporate environment. Experienced in a fast-paced, deadline-oriented environment with the ability to research detail, consolidate and translate data as per organization policies.

## KEY SKILLS:

- Strong Analytical Skills
- Strong IT skills
- Team Leader / handling
- Strong Communication skills
- Deadline and delivery-oriented
- Self-driven
- Innovative
- Integrity
- Accountability
- Collaborative
- Team player

## IT SKILLS:

- Proficient in Microsoft Excel
- MS Word and PowerPoint
- MS Excel Macros
- FinnOne
- CAM / CAD
- Knowledge of SQL
- Tally ERP

## EDUCATION:

- Chartered Accountant CA | from. The Institute of Chartered Accountant of India | 2012
- Master of Commerce M.com | from. IDOL – University of Mumbai | Apr-2013
- Bachelors of Commerce B.com | from. IDOL – University of Mumbai | Apr-2011
- 12th Std | from. Pratap College – Pune Board | Feb 2007
- 10th Std | from. R.G.E.M.S – Pune Board | Feb 2005

## PROFESSIONAL EXPERIENCE:

- ❖ K Parmar & Associates (Proprietor) *Ahmedabad (2-Dec-2021 To Till Now)*
  - Arranging loans / finance for clients
  - Income Tax Return filing and GST Return consultation
  - Tax auditing
- ❖ FedBank Financial Services Ltd (FedFina) (Area Credit Manager) *Ahmedabad (7-May-2021 To 1-Dec-2021)*
  - Locations responsibility - Ahmedabad, Rajkot, Pune and Vapi-Valsad belt.
  - Present and defend case recommendations to senior leadership team
  - Team leading and training on regular basis
  - Financial ratio analysis and review its impact on loan performance
  - Vendor empanelment on business decision
  - Maintain an comprehensive view on Client, sector and industry trends
  - Interacting market participants including banks and NBFCs for credit monitoring
- ❖ EPI Money Pvt Ltd (Flexi Loans) (Senior Manager Credit and Risk) *Mumbai (1-Dec-2020 To 6-May-2021)*
  - Approving loan under credit authority and recommending high ticket case
  - Underwriting Channel finance, Dealer funding cases
  - Close communication with policy team for changes in policy as per changing circumstances
- ❖ IDFC First Bank Ltd (Senior Credit Manager) *Pune and Ahmedabad (7-Mar-2014 To 29-Apr-2020)*
  - Location exposure: Ahmedabad, Pune, Nasik , Rajkot, Bhavnagar, Mehsana, Himmatnagar, Surat and Jamnagar
  - Risk underwriting for SME customer of unsecured loans for working capital needs

- Loan sanctioning authority of 25Lacs with mid level deviation authority
- Client interaction i.e. personal discussion (PD) for evaluate business set up, its working, viability and end use of the funds
- Perform quantitative and qualitative analysis
- Preparation of the credit assessment memos (CAM / CAD)
- Portfolio monitoring for of early warning signals to curb early mortality and non-starter cases in organization's assets
- Meeting customer for emi collection
- Guide and train operations team for case processing and disbursement within TAT

❖ Religare Finvest Ltd - (Credit Manager Secured and Unsecured Loans)

*Pune (6-May-2013 To 28-Feb-2014)*

- Location Exposure: Pune, Nasik and Bangalore
- Underwriting cases of loan against property LAP and Housing loans HL
- Credit of Business loans, Professional loans and Personal loans
- Projection / forecasting of cash flow statements for under-construction projects
- PD with customers for understanding set up, its working, use of the funds and property verification
- Co-ordinating and managing legal and technical vendors quality and timely reports
- Multi location experience Pune, Nasik and Bangalore

### CA INTERNSHIP EXPERIENCE:

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❖ JM Financial Consultants Pvt Ltd (Industrial Trainee)

*Nariman Point, Mumabi (30-Jul-2010 TO 05-May-2011)*

❖ Minesh Shah & Company, Chartered Accountants (Article Trainee) *Charni Road, Mumbai (07-Nov-2007 TO 29-Jul-2010)*

### ACHIVEMENTS AND ADDITIONAL KNOWLEDGE:

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- ❖ Winner of Ace Employee of Quarter Award in December 2015
- ❖ Achieved top performance in business loan credit team across India & was awarded with Australia trip
- ❖ Achieved Band 7 in English Speaking IELTS test in July 2020

### LANGUAGE:

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|-----------|------------|
| • English | • Marathi  |
| • Hindi   | • Gujarati |