


CA Varun Gupta

Chartered Accountant.

Membership Number - 613385

 Navi Mumbai

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 [/CA Varun Gupta](#)

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Executive Summary

- Wide exposure in lending and credit underwriting guidelines, credit and income analysis, credit risk assessment, credit monitoring, daily MIS reporting of all retail asset products like Mortgages, Auto Loans, Personal Loan and Business Loans including Commercial Vehicle Loans.

Educational Qualifications

- CA Finals - November 2021 - Second Attempt.
- Bachelor of Commerce (Shri Sahajanand Commerce and arts Collage, Gujarat University) - 2017 - 52%.

Professional Experience

- ✧ Regional Credit Manager at **ICICI Bank Ltd**, Ghansoli, Navi Mumbai (*March 2022 – Present*).

Key Work Areas



- Credit Monitoring and Underwriting of Retail Assets, determining the credit worthiness and risk associated with borrower based on credit profiles.
- Credit Underwriting of mortgage products including Home Loans, LAP, Non Residential and Specialized properties with ticket size of up to Rs. 100 million.
- Handled vast number of dockets including Resale, Builder, LAP, CIDCO (Gaothan, Apartment, Direct allotment, etc.), MHADA, Auction property, etc.
- Well versed with other products of Retail Assets like Personal Loans and Auto Loans and brief exposure towards Commercial Vehicle Loans and Business Loans.
- Took charge of subsequent disbursement of entire Mumbai region for a term of 7 months and witnessed an increase in NPS from 27 to 65 during that period.

- ✧ Accounts Assistant at **V S Consultancy**, Ahmedabad (*September 2020 – December 2021*).

Key Work Areas

- Studied key accounting and taxation concepts including GST.
- Finalized number of individual accounts and prepared Income Tax Returns.
- Brief exposure towards finalization of accounts of private limited companies, trusts and partnerships.

- ✧ Articled Assistant at **Dhelariya Associates**, Ahmedabad (*March 2016 – March 2019*).

 <u>Skills</u> <ul style="list-style-type: none">• Dynamic Learner.• Well versed with financial statement analysis.• Strong Hold on mortgage product.• Firm Grasp on MS Excel, Word and Powerpoint.	 <u>Interests</u> <ul style="list-style-type: none">• Quizzing.• Movies.• Improv.• Singing.
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