

Akshay Chatrani Senior Credit Analyst

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B/10, Mahadev Appts., Opp. Harnamdas Society, Bunglowarea, Kubernagar, Ahmedabad, Gujarat-382340, Ahmedabad, India

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Experience as a Credit Analyst for 3 years and 10 months in Credit Domain. Skilled in CAM, Report Writing, Client discussion, Financial Data Analysis, and Microsoft office.

WORK EXPERIENCE

0 **SENIOR CREDIT ANALYST**

Lendingkart Finance Ltd.

09/2016 - 07/2020 Ahmedabad,Gujarat Lendingkart Finance Ltd is one of the leading Fintech Company has provided loans to

Responsibilities/Tasks

MSMEs

- Engaged in Credit Appraisal for Micro, Small and Medium Enterprises
- Handled the process of Initiating SV Report, PD with the customer, CAM preparation, financial analysis, bank statement analysis, Drafting of proposals & recommendation.
- Prepare and analysis of financial statements of two years for micro, small and medium enterprises & companies, personal tax returns, cash flow statement analysis, etc. to extend the credit risk.
- Co-ordinated with the Revenue team and Sales team to convey the terms and negotiate regarding the terms.
- Achieved monthly targets of disbursement assigned by company.
- Co-ordinated with RCU team for the correctness of KYCs and CRC Concerns.

EDUCATION

Master of Business Administration (Finance)

College: NRIBM-GLS, Gujarat Technology University

06/2014 - 06/2016 CPI:- 7.33 out of 10

Bachelor of Commerce

College: S M PATEL, Gujarat University

06/2011 - 06/2014

CGPA:-6.84 out of 10

Higher Secondary School Certificate - H.S.C.

School: K.G.K. English School, Gujarat Board

06/2010 - 03/2011 Percentage:-80.28%

Secondary School Certificate - S.S.C

School: K.G.K English School, Gujarat Board

06/2008 - 03/2009 Percentage: 77.38%

CORE COMPETENCIES

Credit Analysis

Financial Analysis and Reporting

Business Analysis

Team Handling

GCSR PROJECT

A project report of Global Country study between the Education sector of India and Cambodia.

Studied the economic conditions of the Entrance Test Centre and made a business plan to open a Competitive Test Centre in Cambodia.

ACHIEVEMENTS

Awarded Certificate of Sanshodhan Event of Summer Internship Competition organized by GLS Management (2015)

LANGUAGES

FNGLISH

HINDI

Gujarati

INTERESTS

Reading Novels

Strategic Gaming