

## **YASH R. VITHLANI**

**Mobile: +91-98988 12272**

**Email: vithlaniyash@gmail.com**

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### **CAREER VISION:**

**Aspires to pursue a career with a growth oriented and reputed organization.**

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### **SYNOPSIS:-**

**Worked as an Article Asst. at M/s Khandhar, Mehta & Shah one of the reputed Chartered Accountant Firms in Ahmedabad ( Gujarat, India) in the field of Indirect Taxation. Currently working at Electronica Finance Ltd. as a Branch Credit Manager.**

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### **ACADEMICS :-**

1. S.S.C. from Gujarat board passed with 83%.
2. HS.C. from Gujarat board passed with 82 %
3. B.Comm. from Gujarat University passed with 61%.
4. CPT from Institute of Chartered Accountants of India passed with 60%.
5. IPCC from Institute of Chartered Accountants of India passed with 55%.
6. LLB from Sir LA Shah Law College passed with 57%.

### **WORK EXPERIENCE:-**

- Works done in articleship:-
- Obtaining and surrendering Central Excise, Services Tax and VAT registrations.
- Filing of Central Excise, Services Tax and VAT returns and other compliances.
- Co-ordinate with government officials.
- Visiting industries, advising and updating on applicable laws and regulations relevant to their business.

- **Worked at ICICI Bank in Auto Loan department as a Credit Processing Associate(May, 2021 to August, 2022):-**

- Work done here-

- Checking the file in accordance with the KYC norms.
- Processing the case in bank's software, initiating FI, FCPG and update DSAs if required for cases concerned.
- Checking the CIBIL report and adhere to bank's policy to check the feasibility of the proposed case.
- Co-ordinate with the Relationship Manager and Credit Managers for smooth functioning of the case.

- **Worked at Yes Bank-Working Capital credit department as a Credit Processing Associate (August, 2022 to April, 2023):-**

- Work done here-

- Log in check as per relevant programs and observing FTR or FTNR system.
- Generating various dedupes for detecting fraud or any other derogatory remarks.
- Banking analysis to derive net credits of the borrower.
- Comparing Bank credits and GST returns to ensure churning norms.
- Feed financials and outstanding loan details for DSCR calculation.
- Data entry of the case details in bank's software and it's CAM.
- Referring respective program's policy to check feasibility of the case.
- Preparing Day plan, MIS on daily basis and master MIS at the end of the month.

- **Currently working at Electronica Finance Ltd. as a Branch Credit Manager -(Since April, 2023):-**

- Work to be done here:-

- Log in check as per policy
- Financials punching and analysis, banking analysis & Cibil analysis.
- Conducting Personal discussion with client.
- Understanding cash flow and business model to check feasibility of the case.

- Preparing CAM and understanding Financial health of the company like churning, ABB, Dr/ Cr/ Stock days, DSCR etc.
- Recommending case to senior authority.
- Providing final acceptance or rejection decision of the case.
- Preparing various MIS as per Management's requirements
- Generating Sanction letter
- Co-ordination with operation team, FI agency and RCU department.

#### **OTHER KNOWLEDGE:-**

- Knowledge of MS excel and Vlook Up and other regular applications for business use.

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#### **PERSONAL DETAILS:-**

<b>Name</b>	Yash Rashmikumar Vithlani
<b>Date of Birth</b>	22 <sup>nd</sup> July, 1991
<b>Marital Status</b>	Single
<b>Nationality</b>	Indian
<b>Languages known</b>	English, Hindi & Gujarati
<b>Contact No</b>	+91 98988 12272
<b>Email ID</b>	<a href="mailto:vithlaniyash@gmail.com">vithlaniyash@gmail.com</a>
<b>Current Location</b>	Rajkot(India) (Prepared to relocate if required).