

CA. Riya Kabra

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WORK EXPERIENCE

Credit Manager

ICICI Bank Limited, India

September 2018 to Present

Dedicated Credit Professional having exposure to Retail Asset Products majorly Unsecured Business Loans, Mortgage Loans and Corporate Credit Cards.

My current work areas and responsibilities include:

- Preparation of Credit Assessment Monitoring data, Extensive Financial Analysis, Credit Eligibility Calculations in line with updated policies and guidelines, Analyzing key ratios, Evaluation of client profile and recommend credit limits based on eligibility and policies.*
- Field Verification of sites, background verification of client and their track records and also in person discussions with customers to analyze business activities and financials including profitability and cash flow statements.*
- Providing suitable loan structures based on client requirements and developing other banking relations to enhance and grow business*
- Conducted training sessions for better understanding of products to various Sales team personnel; DSAs; Branches and other cross functional teams.*
- Held responsibility for complete Gujarat state corporate credit card cases with 100% accuracy and transparency at Ahmedabad office previously.*

Audit Manager

KPSJ & Associates LLP

January 2018 to August 2018 (Employee)

September 2014 to September 2017 (Intern)

Major work areas during tenure at KPSJ:

- Statutory Audit and Tax Audit of Dyes, Chemical & Metal Industry Companies*
- Scrutiny Assessment Procedure and Appeal filing for Direct Tax related procedures*

PROFESSIONAL SUMMARY

- Highly motivated, hard working Credit manager with 4+ years of post qualification experience.
 - Ability to collaborate effectively with cross-functional team members and managing clientele to grow business.
 - Dedicated employee having excellent communication skills and work responsibility towards accurate and timely completion of activities.
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EDUCATIONAL BACKGROUND

- Chartered Accountant, June 2013 to Nov 2017
Institute Of Chartered Accountants of India
 - Bachelor of Commerce, June 2013 to April 2016
H.L.Institute of Commerce; Ahmedabad
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SKILLS & PROFICIENCIES

- Proficient at MS Office
 - Fluent in English, Hindi & Gujarati
 - Command over internal credit appraisal applications of ICICI
 - Fast learner and efficient communicator
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PERSONAL DETAILS

Present Location - Bangalore, India
D.O.B. - 29th June, 1996