##### CA Foram Shah

**Address** : 7/Chintan Flat, Anandnagar Society, Bhattha, Paldi, Ahmedabad-380007

**Contact No.** : (M) +91-8511884900, (R) +91-079-26641620

**Email Id** : [foramca1701@gmail.com](mailto:foramca1701@gmail.com)

##### Career Objective

To become a Versatile Personality utilizing Strategic , Analytical and Interpersonal communication skills in order to grab the opportunities for the betterment of an organization.

##### Educational Qualifications

**A) Professional Qualification**

2011 – 2016 **CA**  from Institute of Chartered Accountants of India (ICAI)

* Have cleared all levels of CA examination at **First attempt**

**B) Academic Qualification**

2014 – 2016 **MBA (Finance)** from K.S. School of Business Management (5 year integrated course), Gujarat University

2011 – 2014 **BBA** from K.S. School of Business Management (5 year integrated course), Gujarat University

* **1st Year – 3.72 / 5 GPA**
* **2nd Year – 3.18 / 5 GPA**
* **3rd Year – 3.25 / 5 GPA**

2010 – 2011 **HSC (12th Std.)** from G.S.H.E.B. securing **91.29%**

2008 – 2009 **SSC (10th Std.)** from G.S.E.B. securing **88.92**

##### Professional Experience

1. **Organization : Indusind Bank**

**Tenure : From 6th June 2016 to till date**

**Designation : Credit Analyst (Grade – Deputy Manager)**

**Department : Business Banking**

* Detailed knowledge of business banking and working capital facilities
* Processing of Sanctioning of all following Fund based and non-fund based facilities
* CC limit
* Term loan
* WCTL
* Bank Guarantee (Financial/Performance)
* Forward
* EPC
* PCFC
* Interest rate derivatives
* Letter of credit (Inland/Foreign)
* Buyer’s credit
* Formulation of qualitative detailed proposal note (CAM) and financial scoring
* Financial Analysis (Including analysis of financial ratio)
* Risk Rating
* Financial Risk
* Industry Risk
* Management Risk
* Transaction Risk
* Business Risk
* Negotiation with credit team regarding observations of the case
* Communication with the client , Client meeting, Healthy Negotiation with client
* Knowledge of multiple industries and processing of sanctioning loans to multiple industries as follows :
* Pharamaceutical
* Jwellers
* Mobile industry
* Textile industry
* Metal Industry
* Printing industry
* FMCG
* Agro industry
* Chemical industry

1. **Organization : Shah Kantilal & Co.**

**Tenure : Feb 2013 – Feb 2016**

**Designation : Article Assistant**

* Statutory audit and finalization of ISO certified export trading house
* Exposure with regards to Import-Export procedures
* Exposure with regards to Customs and service tax
* Exposure with regards to Accounting Standards Application
* Stock Verification
* Tax Audit Of Various organizations
* Internal audit
* Roc filling

##### Computer Proficiency

* Working knowledge regarding MS Office ,TALLY ,EASY OFFICE
* Successfully completed Information Technology training conducted by Institute of Chartered Accountants of India (ICAI)

##### Academic Projects (As a part of B.B.A. and M.B.A. curriculum)

* Project Report on Ice-creams of Havemore
* Project Report on Market Research of Bread Spreads
* Feasibility Report on Melamine Dinner Set
* A Summer Internship Project Report on Ratio Analysis of Gujarat Gas Company Limited
* Report on Financial Study and analysis on Mutual Funds

##### Personal Profile

* **Name** : Foram Hareshbhai Shah
* **Gender** : Female
* **Date of Birth** : 8th February 1994
* **Marital Status** : Single
* **Nationality** : Indian
* **Languages Known** : English, Hindi, Gujarati
* **Interests** : Playing Badminton, Playing With Kids, Music ,Shopping
* **Passport** : Yes

##### References

**1 CA Jayesh K. Shah**

Shah kantilal & Co.

806, Mauryansh Elanza,

Nr. Parekh's Hospital,

Shyamal Cross Road,

Satellite, Ahmedabad.

(M) 9825051375

**2 CA Sunil R. Thadhani**

S. R. Thadhani & Co.

C-304, Nirman Homes,

Nr. Vandematram City,

New C.G. Road,

Chandlodiya, Ahmedabad

(M) 9374717770

**3 Dr Ashwin D. Shah**

Principal

Prakash College

Ahmedabad

(M) 9428104463

Thank you for your consideration.

With Regards,

Foram Shah