**RAVI BACHWANI**

**Mobile:** +91-7226805895 **E- Mail:** ravibachwani.45@gmail.com

**CAREER OBJECTIVE**

To perform effectively in my role and achieve distinct identity in the corporate world by using my analytical skill and qualities, further enhancing my skills, and proving my worth to the organization.

**PROFESSIONAL PROFILE**

* Currently working as a Credit Manager at Kotak Mahindra Bank Limited which is one of the leading Bank in the BFSI Industry & a part of Kotak Group.
* Presently doing underwriting of LAP product for all Proprietorship, Partnership Firms as well as SME clients. Kotak LAP Product covers funding against Residential, Commercial and Industrial Property. It also covers loan for Commercial Purchase and Industrial Purchase.
* Prior to that I used to work with Lendingkart Finance Ltd which offers Unsecured Working capital Terms Loans to SMEs.

**AREAS OF EXPERTISE & PROFILE DETAIL**

***Profile in Detail: (Kotak Mahindra Bank Limited.)- May'20 to till date:***

* Handling credit underwriting of LAP product for SME cases and other mid size corporates with different kind of profiles and various sectors of Ahmedabad. Kotak is offering Loan against property in terms of working capital as well as term loan.
* Analyzing financials in depth and accordingly sending a case to higher authorities for their approval with deal structure within TAT. Role also involved taking follow up with sub ordinates for complete credit process like RCU, FI, Legal & Technical reports from respective vendors.
* Recommending cases as per PD comfort with in depth financial analysis for working capital or term loan as required by customer.
* Analyze various parameters for corporate as well as partnership or proprietorship firms as well as to understand the debt & equity position of the company & also to take decision based on the P.D done for the particular cases.
* To understand the business cycle & Cash churning cycle of the customer, also to analyze the diversified products of the company as well as to take a decision based on the industry analysis and other financial analysis.
* Communicate effectively, in a pro-active manner, both internal and external business issues, opportunities and risks with sales team and regular publishing the minutes to Top management.

***Profile in Detail: (Lendingkart Finance Ltd.)- Aug'18 to Mar’20:***

* Analyze credit data and financial statements of SME to determine the degree of risk involved in extending credit or lending money.
* Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
* Complete loan applications, including credit analyses and summaries of loan Requests, and submit to loan committees for approval. Role also involved taking follow up with sub ordinates for complete credit process like RCU, FI & other verification reports from respective vendors.
* Generate financial ratios, using computer programs, to evaluate customers' financial status.
* Review individual or commercial customer files to identify and select delinquent accounts for collection.
* Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.

**PROFESSIONAL QUALIFICATION**

Cleared The **Chartered Accountancy** Course from The Institute of Chartered Accountants of India.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **LEVEL** | **Month & Year** | **Group** | **Scores** | **Percentage(%)** |
| FINAL | Nov’2017 | Group-1 | 216/400 | 54.00% |
| FINAL | May’2017 | Group-2 | 207/400 | 51.75% |
| IPCC | Nov’2013 | Group-2 | 194/300 | 64.67% |
| IPCC | Nov’2012 | Group-1 | 263/400 | 65.75% |
| CPT | Dec’2011 | Both Group | 149/200 | 74.50% |

**ARTICLESHIP EXPOSURE**

* Completed my article ship from Ahmedabad Based Chartered Accountant firm. Performed Various Statutory Audit, Management Audit and stock audit of Private limited Companies. Equally contributed towards various tax audit assignments of both corporate and non-corporate assesses. Also prepared Books of Accounts of non-corporate clients in accordance with Accounting standards applicable.
* Was actively involved in preparation and filing of Income tax, Vat and Service tax return of corporate and non corporate assessee. Also assisted clients in the preparation of CMA projections & other required documents for getting finance from banks.

**ACADEMIC QUALIFICATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Degree** | **Board** | **College/School** | **Year** | **Results** |
| B.com | Gujarat University | G.L.S Institute of  Commerce(GLSIC) | 2011-14 | 73.40 % |
| 12th | Gujarat Board | K.G.K Higher Secondary School | 2010-11 | 78.86% |
| 10 th | Gujarat Board | K.G.K Secondary School | 2008-09 | 74.14 % |

**COMPUTER PROFICIENCY**

* Operating System – Microsoft Windows including MS Office.
* Successfully completed Information Technology Training conducted by ICAI.

**PERSONAL DETAILS**

**Father’s Name :** Hemantkumar Bachwani

**Date of Birth :** 13th August, 1994

**Marital Status :** Unmarried

**Hobbies & Interests :** Listening Music and Playing Cricket

**Address :** B-204, Surya Heights, Opp. Hari Icon, Nana Chiloda, Ahmedabad

**Languages Known**  **:** English, Hindi, Gujarati & Sindhi.

Thanks’ for Consideration.

With Regards,

Ravi Bachwani