**Vikash Jain**

Chartered Accountant, Company Secretary

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Mobile: 8420770383

**BANKING AND FINANCE PROFESSIONAL**

Aspire to grow as a professional and in the process want to expand my entrepreneurial and interpersonal skills by working as a creative individual on challenging projects with an organization that nurtures and promotes self development.

**Professional Synopsis**

* A result oriented professional with more than 6 years of experience in Banking.
* Presently associated with UCO Bank

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| **PROFESSIONAL EXPERIENCE** |  |
| **UCO Bank** | **since Mar’11** |
| Chief Manager |  |
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| **Roles & Responsibilities** |  |

* Key responsibility areas included initial screening of clients, qualitative and quantitative analysis of their projects, needs and eligibility of clients, Preparation of process note for various lending facilities.
* Risk analysis of credit proposals encompassing the major risks like Market Risk, Financial Risk, Management Risk, Collateral Risk, Legal and Regulatory Risk, Industry/Exposure Risk, etc.
* Performing project appraisal of large and mid-sized corporates as well as small business firms, financial and business analysis, collecting and analyzing critical financial information from income statement and balance sheet.
* Using Ratio Analysis to analyze the financial health and business prospects of an enterprise.
* Preparing detailed assessment notes of working capital assessment of large corporate.
* Assessment of Non Fund Based requirements of companies such as Letter of Credit and Bank Guarantee (performance and financial).
* Assessment of Term loan requirements of companies by way of various quantitative techniques and sensitivity analysis.
* Assessment of non balance sheet parameters- management’s capability and character, industry growth factors, through preparation of score cards and also suggesting changes according to the industry scenario and market conditions.
* Assistance in post disbursal, monitoring supervision and follow up of credit facilities.
* Then after 3 years and 11 months at Corporate Credit Department posted to India Exchange Place Retail Branch in Kolkata as Branch Head and after that as Branch Head in Mid Corporate Branch, Pimpri looking after Forex Business and Corporate Accounts.
* Now working as Inspection Officer under Field Inspectorate, Ahmedabad since June, 2017 with the responsibility of conducting internal inspection of branches in Gujarat and Madhya Pradesh.

**Learning & Achievements during Work Experience**

Regular Client Interaction and Experience at work has helped me to develop good communication & presentation skills and has also instilled confidence in me to handle cases more effectively.

**Audit Training/ Articleship Training**



**M/s S.M. Daga & Co., Kolkata**

*Article Trainee (2007- 2010)*

**Roles & Responsibilities**

As a Team Member took active part in various assignments such as:

* Conducting statutory and internal audit of corporate clients.
* Identifying weaknesses in the internal control system of clients and making recommendations for their improvement.
* Filing of Income Tax Returns, ROC forms, TDS Returns etc.

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| **Professional and Academic Qualifications** | | |  | | |
| **2010** | Chartered Accountant from ICAI (51.38%) | | |
| **2008** | Company Secretary from ICSI (52.11%) | | |
| **2008** | B.Com (H) from Goenka College of Commerce and Business Administration under Calcutta University (62.88%) | | |



**Core Competencies**

* Ability to work in and lead a team.
* Positive Attitude towards learning.
* Strong analytical ability, initiative and ability to work in a team.
* Patience, flexibility, sincerity & honesty.
* Good communication and interpersonal skills.

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| **Personal Dossier** | | |  | | |
| Name | Vikash Jain | | |
| Date of birth | 3rd April, 1987 | | |
| Correspondence address | UCO Bhavan, Field Inspectorate, Mezzanine Floor, Ashram Road, Near Sanyas Ashram, Ahmedabad- 380009 | | |
| Linguistics | Hindi and English | | |
| Marital Status | Unmarried | | |
| E-mail address | jain.vikash23@gmail.com | | |
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