


Sheetal Singh Parmar

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Finance Professional with 1.5 years of experience in financial analysis, credit appraisal, risk assessment, and customer evaluation. Skilled in cross-functional collaboration, effective communication, and process optimization. Demonstrated ability to manage tasks under tight deadlines while ensuring accuracy and compliance. Looking to leverage my experience in the finance and credit domain to contribute to informed decision-making and strategic financial initiatives.

EDUCATION

Year	Academic	CGPA	Institution
2024	PGDM, Finance and Banking, Analytics (Minor)	8.00	Jagdish Sheth School of Management
2022	B. Com (Passed with First Division)	7.90	Isabella Thoburn College
2019	Higher Secondary Education	9.00	Avadh Collegiate

EXPERIENCE

HDFC BANK LIMITED | Home Loan | Credit Manager

Credit Manager | August 2024 – Present, Bangalore, India

Credit Risk Assessment – Credit Risk & Financial Analysis, Decision maker

- Assessed over 600+ loan applications by evaluating borrower creditworthiness using financial statements, credit bureau reports, and cash flow analysis.
- Conducted in-depth financial and risk analysis, including FOIR ratio, and industry benchmarks to support credit decisions.
- Recommended loan approvals, rejections, or restructuring with appropriate terms based on risk profiling and policy alignment.
- Collaborated cross-functionally with credit, legal, and sales teams to streamline appraisal processes and reduce TAT by 20%.
- Maintained accurate credit assessment documentation and audit trails to support internal and external reviews.
- Ensured 100% compliance with internal credit policies, RBI guidelines, and regulatory standards.

VJTA Trainings | Research Analyst | Financial Modeling & Analysis

Research Analyst | Oct 2023 – June 2024, Bengaluru, India

Cipla Limited | Financial Modelling and Valuation

- Built a detailed financial model for Cipla Ltd. in Excel, including DCF, relative valuation, WACC, and beta analysis.
- Conducted forecasting, Value at Risk (Var), and key financial ratio analysis to assess performance and investment potential.

Devyani International Limited| Equity Research Report

- Conducted detailed analysis of financial statements, annual reports, and key performance indicators.
- Evaluated macroeconomic trends, industry outlook, and company-specific factors impacting performance.
- Prepared an equity research report highlighting valuation insights and critical investment considerations.

SKILLS

Project Mgmt. Tools: Excel, MS Excel, MS Project, GitHub Projects

Analytical Tools: MS Excel (*Advanced*)

Work Mgmt. Skills: Credit Risk, Mitigation, Financial Analysis, Decision Making, Problem Solving,

Soft Skills: Cross-Collaboration, Negotiation, Resource Optimization, Critical Thinking, Time Management, Attention to Detail, Integrity & Ethics

Data Viz.: Excel, Power BI, [Tableau](#)

Microsoft Word, PowerPoint

COURSES AND CERTIFICATIONS

Research Analyst Certification, NISM

Financial Modeling and Analysis

Excel in Business Proficiencies

Stock Trading and Investing, Udemy

Introduction to FinTech, CFI

ACADEMIC PROJECTS

Nestle India | One Page Profile

Created a one-page financial snapshot of Nestlé India, covering 5-year trends, key ratios, ownership structure, and recent developments for rapid investment analysis.

Wrote a Research Article on **Predicting Customer Churn in Banking Industry: A Deep Learning Approach.** 

HONORS AND AWARDS

Secured 3rd rank in Design Thinking 2023. Applied expertise to Rescue Tails, optimizing animal rescue and adoption experiences for both animals and adopters through innovative design solutions.

LANGUAGES

English & Hindi (Professional)