

DINESH KUMAR

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ACADEMIC QUALIFICATION:

Course/ Examination	Institution/University	Year of Passing	Marks
PGDM/MBA (Finance and International Business)	Bharatiya Vidya Bhawan's Usha and Lakshmi Mittal Institute of Management, Connaught Place, Delhi	2017	CGPA 8.9
B. Com (Hons.)	Shyam Lal College, University of Delhi	2013	64%
XII (Commerce, CBSE)	D.A.V Public School, Pitampura, Delhi	2010	82%
X (CBSE)	D.A.V Public School, Pitampura, Delhi	2008	72.5%

SKILLS

Credit Underwriting | Portfolio Management | Financial Statement Analysis | Counterparty Credit Risk Management | Liquidity and Covenants Reporting | SQL & Microsoft Suite incl. Power BI

WORK EXPERIENCE:

- **NatWest Group | Lead Analyst - Commercial Credit, Large Corporate & Institutions (Oct'19-Present)**
 - ✓ Analyzing the financial statements/term sheets/CIMs to assess the liquidity and credit worthiness of large corporate borrowers and preparing well researched credit reports/pack in deal origination/refinancing/annual due diligence (annual reviews)
 - ✓ Quantitative review typically includes analyzing historical financials, calculations of free cash flows, capital structure, various financial ratios and covenants (leverage/Coverage ratios), credit quality, liquidity and other metrics
 - ✓ Portfolio Management includes monitoring and preparing reports in terms of risk profile, performance, credit analysis, documentation, risk identification, exposure monitoring, stress testing, updating compliance certificates and identifying outliers
 - ✓ Strong grasp of the wholesale lending processes so as to evaluate findings within the Quality Assurance process determine materiality, and partner with senior stakeholders for ongoing improvement, problem detection, and sustainable remediation
 - ✓ Collaborated across teams and supported the implementation of process improvement recommendations, including training, communications and lessons learned
 - ✓ Use enterprise report writing tools to extract data and share information for automated reporting in compliance with regulatory guidelines
 - ✓ Actively engage across model development teams in assisting development of credit risk models for BASEL reporting PD, LGD and EAD
 - ✓ Well versed with platforms like S&P Global Intelligence, Moody's Analytics, D&B Finance Analytics, Finextra Research and Prism Suite
- **Genpact India Private Limited | Credit Analyst - Corporate Debt Finance (Apr'18-Oct'19)**
 - ✓ Providing support to a large US Bank for its structured credit facilities by analyzing credit worthiness of middle market corporate borrowers and preparing internal credit reports
 - ✓ Underwriting and recommending approvals of middle market corporate loans to be included as collateral in the portfolio. This includes analyzing the capital structure, financial statements, industry & borrower risk analysis and EBITDA adjustments
 - ✓ Portfolio Management: Performing monthly servicing of the loans in the portfolio by analyzing borrowing base of the facility, credit metrics, delinquencies and highlighting the red flags wherever there is breach of the covenants

- ✓ Analyzing the financials/management information to assess the liquidity and credit worthiness of the corporate borrowers and preparing credit reports for annual/quarterly reviews
- **Ameriprise Financials | Analyst – Portfolio Management (Apr'17-Apr'18)**
 - ✓ Verification and Reporting on retail mutual funds, variable products, collective funds, variable annuities, hedge fund, wrap model and insurance products with their relevant benchmarks
 - ✓ Report and validate performance analytics such as share class returns, benchmark returns, peer rankings data etc. This includes sign-offs on Prospectuses basis analyzing financial statements and financial ratios
 - ✓ Well Versed with platforms like MorningStar, Lipper, BlackRock/Alladin and Bloomberg

HOBBIES

- Reading about personal finance and tracking financial markets
- Playing Sports
- Socializing/Volunteer Work
- Cooking

Place: Delhi

(Dinesh Kumar)