

Summary

- Chartered Accountant with nearly 6 years of experience within Finance sector in addition to 3 years of articleship.
- Areas of Expertise:** Credit analysis, Underwriting, Supply chain finance, Digital Lending
- Personal Strengths:** A proactive planner with strengths in execution, adaptability and prioritizing multiple work tasks. A team player with excellent communication, decision-making, problem solving and analytical skills

WORK EXPERIENCE

CredAble.in, Gurgaon

CredAble is a FinTech platform startup which aims to evolve supply chain financing in the form of Vendor/Supplier and Dealer/Distributor Financing.

Credit Analyst

Jan'22 to Present

- Underwriting** proposals for Supply chain finance, Working capital and Trade Intermediation
- In depth **analysis of the financial statements**, cash flows of the business and the client's business dynamics
- Preparing the **Credit Appraisal Note** and presenting the same before Credit Committee
- Qualitative Analysis** involving industry traits, regulatory trends and management of the business
- Analyzing the business model, identifying strengths, weakness, risks and understanding the revenue models

Accomplishments:

- Contributed to successful **automation of parameterized lending** for 8 lenders in coordination with other teams
- Streamlining critical **early warning indicators** to assure it is highlighted to the management at the right time

Relationship Manager (Supply Chain Finance)

Apr'19 to Jan'22

- Support **business development** opportunities by acquiring new suppliers & taking them through the process
- Managing **supplier relationships** and work on increasing the invoice flow through the platform
- Managing **anchor corporate relationship** and leading the dynamic discounting program
- Working on **Cross sell** initiatives and take new initiatives for increasing revenue generation

L&T Financial Services- Mumbai

Assistant Manager – Wholesale Business Credit mid office(Infrastructure Finance)

Oct' 16 to Sept'18

Pre and Post disbursement management of loans within the Infrastructure Portfolio

- Ensuring **Pre disbursement conditions** are complied effectively and deferrals are recorded properly
- Continuous **monitoring of deferrals** and reporting the same to Sales/Management
- Responsible for monitoring stressed cases, detecting **early warning signals** & ensuring reporting to avoid slippages

Accomplishments:

- Successful implementation of SDR, S4A, 5/25 and other restructuring schemes for various clients
- Part of team to have successfully achieved **ISO 9001:2015** Certificate with respect to the complete **"Centralized Receivable Management And Operations Pertaining To Wholesale Business"**

EDUCATION

| Qualification | Institution/University/Board | Year | % |
|-----------------------------------|--|-------------|-------|
| Chartered Accountant | The Institute of Chartered Accountants of India (ICAI) | May, 2016 | 54.13 |
| B.Com (Regular) | ITM Universe, Jiwaji University | June, 2012 | 69.00 |
| Intermediate(Commerce with Maths) | CBSE | March, 2009 | 88.20 |
| High School | CBSE | March, 2007 | 80.00 |

ADDITIONAL INTERESTS

- Being a leader in taking charge of all the co-curricular activities and events happening in the organization
- Personal Interest: Cooking, Playing Badminton and Travelling

PERSONAL DETAILS

Date of Birth: 05th November 1991

Languages Known: English and Hindi