

MILIND ADESHARA

CONTACT INFO

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EDUCATION

Post Graduate Diploma in Management in Finance

Thakur Institute of Management Studies and Research (TIMSR), Mumbai, India
June 2015 – March 2017

Bachelor's in Financial Market

Mithibai College, Mumbai, India
June 2011 – March 2014

CERTIFICATIONS

Equity Trading & Investment
Understanding Capital Markets
Mobile Marketing for Growing Companies, Singapore
Diploma in Computer Application
Diploma in Desktop Publishing
Diploma in Web Graphics

RECOGNITION

Student placement head of the Student and Placement Cell at TIMSR
Leadership Excellence for outstanding performance and commitment in TIMSR festival
Planned and organized Alumni Meet at TIMSR

PROFESSIONAL SUMMARY

Dynamic finance professional with a background in all aspects of retail banking, accounting and financial management. Successful at managing multiple assignments while meeting tight deadlines.

- Demonstrated ability in analyzing and problem solving
 - Excellent communication skills (Verbal, Written & Presentation) to communicate clearly and effectively
 - Customer Service orientation and add-value whenever possible in the project
 - Excellent team player. Build effective client relationships
 - Ability to work in both independent and team-oriented environments
 - Always willing to work in challenging environment
- Ability to quickly grasp business and technical processes

WORK EXPERIENCE

HDFC Bank, Mumbai, India

Credit Manager, Retail Credit | April 2018 – May 2020

- Adhere to all government compliance guidelines relative to retail credit
- Underwriting loan requests which required more advanced underwriting skills such as new customer relationships, large exposure relationships and loans characterized as being more complex in nature
- Prepare high quality credit analysis which meet underwriting standards
- Assist and/or complete large exposure global reviews in conjunction with the Senior Credit Underwriter
- Negotiate terms and conditions for transactions and work with cross-functional teams to ensure appropriate documentation

Virtuoso Realty, Mumbai, India

Business Analyst (Client Onboarding) | April 2014 – April 2015

- Communicated with existing/potential clients on understanding their requirement
- Prioritize daily workflows including all inbound calls, quotes and sales-related inquiries.
- Provided a detailed explanation of projects to the customer.
- Set up new accounts, establish customer credit and set up payment methods.
- Responsible for collection of payments from Customers

SUMMER INTERNSHIP

Bank of India

Finance Intern | May 2017 – June 2017

- Comprehended the functioning of foreign exchange department.
- Learnt the process and the loopholes in the trade finance operation
- Understand the significance and importance of foreign exchange trade.
- Study the risk management in trade financing and possible solutions to hedge against the risk