



CA Chaman Kumar

CREDIT MANAGER

Address:

House No. M 89, New Delhi,
110092, India
9953996291
kumarchaman83@gmail.com

DATE OF BIRTH

18 April 1986

NATIONALITY

Indian

Skills

Leadership and Teamwork

Ability to Work Under Pressure

Microsoft Excel

Financial Statement Analysis

Credit Analysis

CMA Data Preparation

Trade Finance - Secured Loan

Finnone_LMS , Tally

Underwriting of Mortgage Files

MIS Reports

Business Process Automation

Profile

- ✓ A competent professional credit analyst with over 5 years of experience in Credit Management, Financial Analysis, Loan Processing and underwriting skills.
- ✓ Currently employed with AU Small Finance Bank as **Credit Manager**.
- ✓ Extensively work on risk assessment and credit underwriting of BBG, MSME clients for various products like Cash Credit, Term Loan and other fund-based & non-fund-based products.
- ✓ Expertise in finance & credit analysis of Secured and Unsecured Business Loans, Cash Credit, Term Loan, Loan Against Property.

Employment History

Credit Manager at AU Small Finance Bank, New Delhi

(JANUARY 2023 — PRESENT)

- ✓ To Appraise/Underwrite **Working Capital facilities** like Fund-based facilities (CC, ODs, WCDL, TL, LCBD) & Non-Fund based facilities (LC, BG) within defined RBI Guidelines/Internal policy guidelines and accordingly take decisions or recommend for approval to appropriate authority.
- ✓ To conduct PD with customer at their factory premises/office to get clear idea/vision of the entrepreneur.
- ✓ Understanding the customer profile, performing financial analysis & determining the credit worthiness of the proposals.
- ✓ Monitoring the existing loans/advances portfolio to maintain its quality and ensuring compliance with the bank guidelines.
- ✓ Knowledge of CIBIL Report, SMA, DPD and Generate CIBIL Report.
- ✓ Submission of the internal audit & other reports or MIS of the region as and when required.

Deputy Manager at Arya Dhan Financial Solutions Pvt Ltd, Noida

(NOVEMBER 2021 — JANUARY 2023)

- ✓ Carry out detailed and independent credit evaluation for underwriting.
- ✓ Responsible for sanction and disbursement of **Trade Finance** Product (LTP - Long term procurement & STP – Short term procurement)
- ✓ Ratio Analysis of Company financials.
- ✓ Analyzing and decisions the cases within TAT of 3 days.
- ✓ Looking after more than 35 cases per month
- ✓ Underwriting Retail size cases up to 5 Cr.
- ✓ Bills Discounting for Trade Buyers/Suppliers.

Assistant Manager at India bulls Housing Finance Ltd, Gurgaon

(JULY 2018 — NOVEMBER 2021)

- ✓ **CRILC Return (SMA) Filing to RBI.**
- ✓ Calculation of Vendors Payout (DSA&BA) for business sourced for company.
- ✓ Calculate eligibility, credit appraisal activities as per Policy of Company for SENP/SEP/Salaried profile Cases.
- ✓ Ratio Analysis of Companies Financials.
- ✓ Internal Checks - MCA verification, CIBIL Suits, CERSAI, Debtors CERSAI and probe Reports of Company.
- ✓ End to End Coordination with PAN India level business Teams.

Account/Audit Assistant at Rastogi & Donald Chartered Accountants, New Delhi

(MAY 2016 — DECEMBER 2016)

- ✓ Preparation of income tax returns for individuals, firms and corporate and filling of income tax return.
- ✓ Compliance with the provisions of Income Tax Act with respect to TDS on salary, professional, contractors etc.
- ✓ Finalization of financial statements, their analysis, executed detailed audit procedures, including reviewing transactions and documents.
- ✓ General Accounting / Intercompany reconciliation, Invoice Reconciliation, Customer reconciliation.

Article Assistant at Ritesh Shailendra Chartered Accountants, Ghaziabad

(SEPTEMBER 2011 — OCTOBER 2014)

- ✓ Finalization of financial statements, their analysis, executed detailed audit procedures, including reviewing transactions and documents.
- ✓ Audit of corporate entities involves in trading and professional activities.
- ✓ Preparation of Tax Audit Report under Section 44AB of the Income Tax Act, 1961 in Form 3CA and Annexure in Form 3CD.
- ✓ Performed Concurrent Audit of Banks (Allahabad Bank).
- ✓ Performed Internal Audit for IT Company (RNF Technologies) and PSU company (NPCC).

Education

Chartered Accountant- ICAI, New Delhi

(MAY 2023)

Master of Business Administration - (Finance), Punjab Technical University, Punjab

(SEPTEMBER 2010 — SEPTEMBER 2012)

Bachelors of Commerce (H), Bhupendra Narayan Mandal University, Bihar

(SEPTEMBER 2005 — DECEMBER 2008)

Higher Secondary School - (Commerce), Army School Amritsar Cantt, Punjab

(APRIL 2002 — MARCH 2005)

Senior Secondary School, DN Memorial Public School - Patiala, Punjab

(MARCH 2002)