

Kusum Potai

New Delhi, 110092

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Career Summary-

Accomplished and a career-oriented financial professional with nearly 6 years of experience in the financial services industry. In depth knowledge of financial and accounting concepts, an eye for detail and a quest for excellence, worked with an utmost commitment and professionalism to drive revenue and operational efficiency.

Core Competencies-

- Strong financial and analytical skills, with an ability to interpret, organise and effectively communicate financial data.
 - Desire to pursue professional certifications like CFA, FRM etc.
 - Strong attention to detail.
 - Adept at handling multi-task assignments like market research, working on databases such as Bloomberg and Reuters etc.
 - Efficiently communicate with clients and other external parties.
 - Versed in balancing priorities and meeting deadlines under a work pressure.
 - Proficiency in Ms Office Applications like Advance Excel and PowerPoint Presentation.
 - Ability to work independently and drive a project from initiation to completion.
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Professional Experience-

Senior Credit Analyst (March'2019 to till date)

Genpact India Pvt Ltd, Noida

- Performed financial spreading through Credit Lens / Moodys Risk Analyst(MRA) and analyzed the key financial metrics to assess the credit risk.
- Prepared Credit Write Ups (incorporating business research & credit assessment scaled by their risk matrix) for the US Client by performing credit appraisal.
- Prepared Standard Operating Procedures and related process Maps during the on training and successfully induced the Knowledge transfer to operational transition.
- Performed initial due diligences to assess the credit risk of the potential customer for availability of credit line .
- Been awarded for the operational excellence towards meetings toll gates, SLA's, accuracy & responsiveness.
- Recommending the line of credit to the potential customer based on credit risk, derived from analysis of financial statements, key business risk factors and their past payment behaviour.

Adapted with **Key Software & credit analysis tools - SAP, MRA & Credit Bureau tools**

Credit Analyst (November 2018 to December 2019)

ND Fintrans Services Pvt Ltd, New Delhi

- Performed company and industry research in connection with ongoing projects that could affect the finance activities of clients.
- Prepared Detailed Project Report (including CMA Projections, business proposal and investment term), Information Memorandum & Pitches for clients, investors and bankers for funding.
- Performed detailed financial analysis and interpreted various financial and operational information.
- Executed various mid size and large size corporate finance mandates from the initial pitch to completion of transaction for fundraising via debt and private equity investors.
- Producing and reviewing financial models, business trends & valuation reports to enable the clients for potential market opportunities.

Rating Analyst, (July 2016 to July 2018)

Brickwork Ratings India Pvt Ltd , New Delhi

- Assigned external credit ratings to corporate debt issuers (BLR/SME) and NBFCs by evaluating key financial risk, business and management risk they are exposed to.
- Assess financial risk profile by analysis of financial statements, key ratio metrics and business viability (both current and potential) along with analysis of business trends.
- Prepared logically argued presentations, rating reports and write-ups to recommend credit ratings within risk exposure limits.
- Maintained quality of work by ratings proposals at acceptable risk levels within timelines.
- Lead due diligence and SEBI compliance at 1% risk level, through detail-oriented mind set.
- Streamlined rating process as a lead analyst for a portfolio of approximately 120 corporate loan proposals and assist lead annual portfolio for review process.
- Communicate with various broader market communities, including investors, issuers, bankers regarding the analytical views and general market trends.

Associate -Retail Banking, (June 2015 to June 2016)

Kotak Mahindra Bank Ltd , Raigarh (Chhattisgarh)

- Expertly manage cash operations as paying and receiving teller at the branch.
- Added value to income approximately 5 Lacs in new profit over a year by employing new customers, improving revenue potential through referral of saving products, investments, line of credit etc.
- Actively tracked global financial market, macroeconomic scenario and its impact on Banking and finance sector.
- Achieved considerable recognition from Regional Business Head of Kotak Mahindra Bank for employing new strategy to enriched customer services and drive revenue by proactive and disciplined approach.

CA Assistant / Auditor, (June 2012-June 2014)

CA Yogesh Purohit and Associates , Raipur

- Performed Statutory audit assignments involving compliance with Corporate law provisions, CARO, Accounting Standards issued by ICAI.
- Executed various stock audit assignments as Lead Member of the audit team.
- Gained in depth knowledge of financial accounting standards, analysis of financial statements and cash flow statements across various business segments.
- Prepared financial statements of Private Limited Companies, bank reconciliations, other various reconciliation reports.

Academic Qualifications-

Training Programme on Banking and Financial Analyst, (2016-17)

Institution - Brickwork Finance Academy, Bangalore.

Post Graduate Diploma in Banking and Finance,(2014-15)

Score Percentile - 70%

Institution - National Institute of Banking and Finance, Raipur (Chhattisgarh)

Bachelor of Business Administration , (2008-2011)

Score Percentile- 58%

Pt. Ravishankar Shukla University,Raipur (Chhattisgarh)

Knowledge and Skills acquired through out the Career-

- Expertise in corporate finance and proven working knowledge of unsecured loans and Trade finance products such as Import/Export LCs, LC Discounting & requirement of import and export finance.
- Well- versed in financial analysis,financial forecasting and cost benefit analysis.
- Expertly performed market research of different sectors encompassing steel & iron industry, infrastructure and real estate industry,metal industry, healthcare, MFIs and NBFCs etc.
- Detailed financial modelling and company valuations using market multiplier, M & A Multiples and the DCF valuation Method.
- Knowledge of Corporate Law, SEBI's rules and compliances regarding credit rating procedures and other regulatory Acts.