



# GAURAV KHURANA

Senior Associate Analyst



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## Executive Profile

- › A result-oriented professional with **nearly 5 years** of experience distinguished by commended performance
- › Presently associated as an offshore **Credit Analyst** for a leading Multinational Bank in the large corporate division of wholesale credit team
- › Deft in assessing and making decisions about customer credit applications using a range of criteria including purpose of application, credit viability, customer payment history and customer credit-worthiness
- › A keen planner with expertise in service delivery, streamlining process operations, enhancing operational efficiencies; monitoring and ensuring compliance to the agreed SLAs
- › **Displayed credentials** in analyzing the financial, business, industry and credit risks, ratio analysis and LGD determination Industry and peer analysis including SWOT Analysis, Market IQ, RMPS, EXPERIAN, CRM, ISV
- › Worked on Software: Relationship Management Platform System
- › Proficient in databases such as Bloomberg, one source for peer analysis
- › Expertise in monitoring overall functioning of processes, identifying improvement areas to maximize customer satisfaction level
- › Experienced in mentoring the new team members to come up the learning curve for ensuring meeting of targets and key performance standards
- › Exposure in Financial Spreading (MRA) historical & budgeted/ projected Financial Statements (Balance sheet, Income statement & Cash flow statement), Credit Report Analysis, Ratio Analysis, Risk
- › Incisive acumen in conducting analysis of P&L, Balance Sheet, Cash Flow Statement for Operating Performance, Capital Structure and Cash Flow Analysis
- › Proficient in reconciliation of accounts and updating on monthly, half yearly or quarterly as requested by the customer and conducting work according to UK Standards and accounting policies and protocols
- › Quick learner, team leader with proven interpersonal, communication and presentation skills, with the capability to work under pressure

## Key Impact Areas

Accounting & Finance

Financial Planning & Analysis

Finance & Accounting

Budgeting & Forecasting

Reconciliation of Accounts

Financial Statement Analysis

Cash & Fund Flow Management

Credit Research & Analysis

Reporting/ Testing

## Soft Skills

Initiator

Communicator

Self-motivated

Client  
Coordination

Team  
Management

Ambitious

## Timeline

PGDM (Marketing & Finance) from Jagan Institute of Management Studies, New Delhi

Royal Bank of Scotland as Senior Analyst, Credit Analysis & Research

May'12  
– Jul'12

2013

Jun'13 –  
Apr'16

Apr'16 till  
date

**Internship:** Srj Associates Pvt. Ltd. (Rainbows)

Royal Bank of Scotland as Analyst, Credit Analysis (Underwriting - Financial Services Analytics)

## IT Skills

- › MS Word, MS Excel (V Lookup, Pivots, Charts) and MS PowerPoint (2007) and Microsoft Outlook, CRM, Experian, Bloomberg

## Personal Details

**Date of Birth:** 22nd November 1988

**Languages Known:** English & Hindi

**Address:** B-6/ 99 Sector - 5, Rohini, Delhi - 110085

## Professional Experience

### Royal Bank of Scotland

Jun'13 till date

#### Growth Path:

Jun'13 – Apr'16: Analyst, Credit Analysis (Underwriting - Financial Services Analytics)

Apr'16 till date: **Senior Analyst, Credit Analysis & Research**

#### Key Result Areas:

##### As Senior Analyst (Apr'16 till date)

- › Pivotal in managing credit appraisal entailing Annual Review, Interim Review & Ad Hoc requests for Live and EWL (early warning list) clients limited self-sanctioning authority
- › Entrusted with the responsibility for assessing the creditworthiness of corporates across sectors such as Hospitality & Leisure, Professional Services, Public & Healthcare, Retail & Wholesale across the UK with an exposure of GBP **10 million** and above
- › Making credit reports and monitoring a portfolio of global corporates including highly leveraged businesses in accordance with the financial covenants and credit policies
- › Played a key role in the calculation of DG (default grade) using Risk Calculator
- › Rendering training to analysts and associates on financial analysis, report writing and excel models

##### As Analyst, Credit Analysis (Underwriting - Financial Services Analytics) (Jun'13 – Apr'16)

- › Shouldered the responsibility of Underwriting of Working Capital (LOC), Term Loans, Lease Lines, and Equipment Financing for existing and potential corporate clients under commercial Lending
- › Conducted **covenant testing** from loan agreements; ensured industry research/ peer comparison and ratio analysis
- › Prepared credit appraisal memorandum (**CAM**) and **MIS (Excel- Charts, graphs, pivots {MIS Excel Reports (Using Pivots, Graphs, and Charts)})**
- › Engaged in testing Financial & Non-Financial Covenants & Ratio Analysis
- › Prepared **Credit Analysis Summary (CAM)** and ensured that all relevant financial and non-financial aspects were analyzed
- › Conducted analysis of financial statements (B/S, P/L & Cash Flow) of prospective and existing corporate loan borrowers (10K, 10Q, Audited, Reviewed, Compiled, Tax Returns)
- › Evaluated financial statements, historical trends, projections, management performance, industry, cash flow, capital structure and collateral analysis
- › Ordered, reviewed and analyzed reports (credit, environmental, appraisal, and property evaluations)
- › Performed various departmental functions, including loan covenant monitoring, risk rating, stress testing and audit preparation

#### Highlights:

- › Awarded 'Star of the Week' for doing maximum number of cases and minutes
- › Secured spot ovation twice for maintaining quality and productivity
- › Rewarded with 'Star of the Month' for achieving highest productivity in MIFI Team

## Education & Credentials

- › **PGDM (Marketing & Finance)** from Jagan Institute of Management Studies (JIMS), New Delhi, approved by AICTE (Govt. of India) in 2013
- › **B.Com.** from Satyawati College, Delhi University in 2009
- › Passed CA Foundation with 1st division

## Internship

### Srj Associates Pvt. Ltd. (Rainbows)

Title: **Cash Management and Sales Forecasting**

May'12 – Jul'12

## Academic Project

Title: **To Study Buying Behaviour of Youth**

## Academic/ Other Achievements

- › Awarded:
  - Silver Stage Certification in Guitar at Fusion Institute & Medal in the SCL (Simplifying Customer's Life) Quiz
- › Won 1st prize in LAN gaming at:
  - Hansraj College (DU)
  - Delhi Technological University (AEON) Computers Tech Fest/ (TATVA) Technical Fest/ (ENGIFEST)
- › Received certification in IT 100 hrs. course from Rukmani Devi Institute
- › Bagged 1st division in PGDM (FT)

## Extracurricular Activities

- › Contributed as Member of CSR
- › Participated in Sur Sangam at college level, Antakshiri at Inter-college level, GHRDC event