



**DINESH KUMAR, PGDM (FINANCE)**

**DELIVERY MANAGER AT ACUTY KNOWLEDGE PARTNERS**

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### PROFESSIONAL SUMMARY

- Experienced Credit Analyst with background in commercial banking, credit analysis, financials and cash flows analysis, loan underwriting, risk identification/management, credit proposal writing, and client relationship management. Strong interpersonal skill and organization skills, able to multitask and set priorities to maximize potential. Thrives in challenging environments by utilizing excellent communication, planning, analytical, team collaboration, and organization skills.

### EXPERIENCE AT ACUTY KNOWLEDGE PARTNERS

#### SENIOR ANALYST – US COMMERCIAL BANK

##### APR 19 – CURRENT

- Prepare loan proposals in line with the Bank's internal guidelines by analyzing Borrower's financials, collateral strength, market analysis, strength & weaknesses, cash flow analysis, key tenants' analysis, etc.
- Prepare financial, collateral, historical, pro-forma and sensitivity analysis and presents in Bank's internal lending templates, including comparative spreadsheets for operating companies, economic analysis for commercial real estate projects; cash flow analysis, etc. in order to assess the financial condition of new and/or existing customers.
- Monitor the assigned loan portfolio by undertaking Quarterly and Annual reviews. Track the performance of the loan, since origination. Vigilant in detecting early watch signals, so that Bank can pro-actively safeguards its position.
- In addition to the Individual Contributor's role, acting as the supervisor of the team, managing the workflows, liaising with the both internal & external stakeholders.
- *SECTORS COVERED – COMMERCIAL REAL ESTATE*

#### CREDIT MANAGER – UK COMMERCIAL BANK

##### SEP 16 – MAR 19

- Performing financial analysis and preparing write-up of Corporate and SME clients based in UK by working closely with Onshore Partners and Risk Executives; preparing credit note covering all key analytical areas risk rating, financials, recent news, views of rating agencies.
- Analyzing Economic conditions and Industry trends, comparing counterparty performance relative to peers, creating projections of Profits & Loss, Cash Flows & Balance Sheet. Conducting SWOT analysis, financial due diligence and Porter's five forces.
- Coordinating with various stakeholders in order to ensure that all key risks are properly recognized and thoughtfully mitigated in the proposals. Ensuring proper management of portfolio including financial reporting, exception resolution, annual reviews and proposal note.
- Exercising credit control as well as reviewing customer's credit records.
- Served as the primary contact for key relationships within the client's support team.
- *SECTORS COVERED – DIVERSIFIED LARGE CORPORATES, SMES*

## **ANALYST – US COMMERCIAL BANK**

**JUL 13 – AUG 16**

- Credit Exposure Monitoring: ensure transaction and collateral security remains within approval guidelines; documentation, covenant and financial compliance of the transaction/borrower. Vigilant in maintaining portfolio of high-quality risk via timely borrower and portfolio reviews; identifies potentially deteriorating risk situations, recommends remediation to ensure safety of bank's funds.
- Effectively analyze credit applications utilizing the current Credit Guidelines and Practices & the Credit scoring model to and provide a complete assessment of the applicant's credit risk. Make recommendations, & credit decisions within their approved credit authority.
- Preparing and updating the template for global cash flows, and stress testing projections. Utilizing applicable software program to track and monitor companies' compliance with covenants.
- *SECTORS COVERED – SMEs*

## **SKILLS**

- Strong organizational skills and attention to detail with the ability to manage multiple projects simultaneously
- Strong quantitative skills and established analytical ability
- Potential to take on increased responsibility and individual accountability within the deal team as well as within the broader organization
- Ability to work independently and collaboratively
- Provide accurate and high-quality work product in a timely manner
- Proactively demonstrate readiness and ability to initiate action

## **EDUCATION**

- MS RAMAIAH INSTITUTE OF MANAGEMENT, BANGALORE, KARNATAKA PGDM (2011 – 2013)

## **ACHIEVEMENTS**

- Awarded "Best Rookie / Fresher" in year 2014
- Awarded "Most Valuable player" multiple times in Quarterly Awards & Recognition program

## **PERSONAL DETAILS**

<b>Date of Birth:</b>	October 29, 1989
<b>Marital Status:</b>	Married
<b>Current Address:</b>	Thaverekere, Bangalore, Karnataka
<b>Availability:</b>	3-Months