

RESUME

**Subhash Kumar
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PROFESSIONAL EXPERIENCE

- Offering over **7 years of experience** across **Credit Underwriting & Lending Policy**; International and National with in-depth experience in **streamlining the processes of Underwriting Compliance & Lending with an understanding of Credit policy guidelines**. Having cross **knowledge** of US and other market.
 - Experience in **Credit Analysis, Credit appraisals, Scrutinizing documents, Sanctioning credit limits & Lending Policy**.
 - Knowledge of all facets of financial accounting including budgeting, forecasting, financial analysis, variance analysis and also have in-depth knowledge of US, UK and Indian GAAP as well as IFRS.
 - Analyzing debt and capital structure and conducting ratio analysis. Preparing detailed credit reviews and providing trade recommendation to the clients by analyzing annual reports, quarterly reports, earning guidance reports. Analyzing debt and capital structure and conducting ratio analysis.
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Current Experience:

Genpact. Pune
Sr. Associate (July 2013- Till date)

Roles & Responsibilities:

- To spreading financial statement (like as 10-K, 10-Q, Unqualified, Qualified, Reviewed, Compiled, Company prepared, Business Tax Return of our client.
- Spreading financial statement such as balance sheet, income statement, cash flow statement to compute credit worthiness of borrower & Guarantors with the help of last three years financials and interims.
- Tracking financial statements and Financial Ratios related to coverage and leverage.
- Calculate various Financial Ratios for credit risk assessment.
- Credit risk assessment skills and a strong understanding of corporate finance and credit research.
- Spreading the Credit Bureau Investigation Report (CBR) and personal financial statements (PFS) of individuals to ascertain individual leverage and the ability to support loan repayment.
- Perform periodic review of Standard Operating Procedures
- Prepare forecasting financial statement & analyzing trend comparing future financial with current financial. Automated Extraction of financial statements spread though Live Spread Application Tool.
- Involve in throughout analysis of client in which Company Analysis, Business profile, financial analysis, Liquidity, Leverage, Combined DSCR, and Covenant Testing.
- Testing various ratios to know the profitability, creditability & liquidity of clients like Debt Service Coverage Ratio, Fixed Charge coverage ratio, Leverage ratio, Net Tangible Ratio, and writing up the trends & other various important financial positions of the proposed loans & existing clients as per Bank loan Agreement (BLA)
- Summaries the Cash flow of the business and comment on operating profit, financial surplus/deficit.
- Analyzing financial statement and writing report for Improving/stable or deteriorate scenarios.
- Evaluating the capacity to pay the loan using a comparative method known as the debt-to-income ratio & analyzing the value of the collateral Calculating LTV (Loan to Value) & Combined loan to value (CLTV).
- Credit Analysis of Personal Financial Statements of Individuals which includes 1040 PTR i.e. Income Statement & PFS i.e. Balance Sheet, Bank Statements, & other liquidity statements to generate Cash Flow & Personal Net worth to derive the credit worthiness of the client.

- Actively involved in training/mentoring new joiners and quality checking of the work processed by the entire team. This also involves sending daily MIS to manager and senior manager so as to keep them informed about the team's progress

Educational Credentials:

<u>Course</u>	<u>Institute/ College/ School, Location</u>	<u>University/ Board</u>	<u>Percentage</u>
<u>MBA (Finance)</u>	<u>NBN SINHGAD</u> <u>School of Management Studies, Pune</u>	<u>Pune University</u>	<u>55.67%</u>
<u>BBA (Finance)</u>	<u>T J College Of Arts Commerce& Science,</u> <u>Pune.</u>	<u>Pune University</u>	<u>59.03%</u>
<u>H.S.C</u>	<u>Kamla Rai College.</u>	<u>Bihar Board.</u>	<u>61.11%</u>
<u>S.S.C</u>	<u>High school .Barauli</u>	<u>Bihar Board</u>	<u>58.88%</u>

Software Proficiency:

Microsoft office package software ex: **Word, Excel and Power Point** etc.

I am familiar with some Shortcuts and basic functions in MS Excel like VLOOKUP, Pivot, SumIF, CountIF among others, MS Office

Personal Details:

- Date of birth : 05/03/1988
- Sex : Male
- Marital Status : Married
- Nationality : Indian
- Languages : Hindi, English Marathi