

# CURRICULUM VITAE

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Guwahati, Kamrup (M), Assam-781008  
**DOB :** 10<sup>TH</sup> JULY 1996

## PROFILE SUMMARY :

### Intern & Senior Accountant :

An experienced professional in the field of finance, accounts, taxation and audit. Filed over more than 100 GST returns in the last 5 years. Helped an audit client in optimizing its resources by reducing stock wastages through accurate tracking in its ERP system.

### Credit Analyst:

A diligent and analytical Credit Analyst with 1 years of experience in assessing creditworthiness, mitigating risk, and making informed lending decisions. Also worked on disbursement and Customer Service to the concern customers of the portfolio.

## PROFESSIONAL EXPERINCES :

### A. SUDHIR SARAWGI & CO.

Job Role : Intern

Duration : 1year 6 months (Dec'16 to July'18)

Roles and Responsibilities :

1. Preparing of Financial Balance Sheet , Statement of Profit & Loss, Cash Flow Statement
2. Preparing and Filing Income Tax Returns and Service Tax Returns
3. Conducting VAT Audit , Tax Audit.
4. Assisting in VAT Tax security cases.
5. Preparing and Filing GST Return and GST Registration

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## **B. SARAF TRADING CO.**

Job Role : Senior Accountant

Duration : 1year 6 months (March'19 to Sep'20)

Roles and Responsibilities :

1. Ensuring GST Compliances and Filing of Returns : GSTR 1, GSTR 3B, GSTR 9, and GSTR 2A Reconciliation
2. Conducting Bill Entries of the Business Concern
3. Overhauling the Accounting Process, Documentation, and Implementing necessary Internal controls in a business

## **C. HI- TECH TRADE AGENCY**

Job Role : Senior Accountant

Duration : 1year 9months (Sept 20 to May 22)

1. Ensuring GST Compliances and Filing of Returns : GSTR 1, GSTR 3B, GSTR 9, and GSTR 2A Reconciliation
2. Ensuring Bank Reconciliation, Interest Statement Reconciliation
3. Conducting Bill Entries of the Business Concern
4. Overhauling the Accounting Process, Documentation, and Implementing necessary Internal controls in a business

## **D. INDUSIND BANK LTD**

Job Role : SBB Credit Analyst

Duration : 1year ( June'22 to till date)

Roles and Responsibilities :

1. Credit Evaluation : Evaluating the credit worthiness of a potential credit customer .
2. Financial Analysis : Determining the assessment of a business viability, stability and profitability.
3. Credit Risk Management: Analysis of factors such as credit history, payment behavior, collateral, industry conditions, and economic factors to assess risk levels accurately.
4. Credit Scoring: Assign appropriate credit scores or ratings to determine the credit limits and terms for borrowers
5. Credit Scoring Compliances : Stay updated on industry regulations and monitor changes in lending practices to maintain compliance.
6. Relationship Management : Communicate credit decisions, negotiate credit terms, and provide guidance and support to clients throughout the credit evaluation process
7. Risk Mitigation : Recommend appropriate credit limits, collateral requirements, and credit terms to minimize potential losses.
8. Portfolio Monitoring : Identify early warning signs of credit deterioration or default risks and take appropriate actions to mitigate those risks.
9. Disbursement : Supported in the Disbursement process with the concern Team.
10. Continuous Improvement : Continuously improve knowledge and skills related to credit analysis and risk management.
11. Customer Service & Support : Provide exceptional customer service and support to clients, addressing their inquiries, concerns, and requests in a timely and professional manner.

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## EDUCATION QUALIFICATION

SL NO	QUALIFICATION	INSTITUTION/ BOARD /UNIVERSITY	PERCENTAGE OF MARKS	YEAR OF PASSING
1	BCOM.(ACCT. HONOUR)	K.C.DAS COMMERCE COLLEGE	5.5CGPA	2018
2	CLASS 12	AHSEC	73% (1 <sup>ST</sup> Div)	2015
3	CLASS 10	SEBA	59% (2 <sup>nd</sup> Div)	2013

## PERSONAL DETAILS:

- Father's Name : Satyanarayan Bajaj
- Mother's Name : Sharda Devi Bajaj
- Category : General
- Religion : Hindu
- Marital Status : Unmarried
- Language : Hindi , English , Assamese , Marwari
- Extracurricular Activities / Hobbies : Cooking , Travelling , Internet Surfing.

## DECLARATION :

I do hereby declare that the above mentioned statements are true to the knowledge and belief . I Shall be solely responsible for any discrepancy found in then.

**SIMPLE BAJAJ**