

# NIKITA

# NAGPURE

Senior Credit Analyst

## PROFESSIONAL SKILLS

- **Credit Analysis:** Proficient in conducting thorough credit assessments to evaluate the creditworthiness of individuals and businesses.
- **Financial Statement Analysis:** Expertise in dissecting financial statements, including balance sheets, income statements, and cash flow statements, to make informed lending decisions.
- **Risk Assessment:** Skilled at identifying and quantifying credit risks, and devising strategies to manage and mitigate them effectively.
- **Loan Underwriting:** Adept at underwriting loans in adherence to established guidelines and policies, ensuring responsible lending practices.
- **Regulatory Compliance:** Knowledgeable about relevant financial regulations and committed to ensuring full compliance in all credit transactions.
- **Credit Reporting:** Experience in generating and interpreting credit reports from various bureaus
- **Client Relationship Management:** Proficient in building and maintaining positive client relationships, providing support, and addressing inquiries and concerns.
- **Team Leadership:** Experienced in leading and collaborating with cross-functional teams to achieve credit objectives and deliver quality results.
- **Communication Skills:** Strong written and verbal communication abilities for presenting credit recommendations and reports clearly and effectively.
- **Problem Solving:** Skilled at identifying credit-related issues and proposing innovative solutions to enhance decision-making processes.
- **Excel Proficiency:** Advanced Excel skills for data crunching and financial modelling.
- **Attention to Detail:** Meticulous in reviewing loan applications and documents for accuracy.



## CONTACTS

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## CAREER OBJECTIVE

Dedicated and results-oriented Credit Underwriter with 5 years of experience in assessing and analyzing creditworthiness. Seeking to leverage my expertise in risk assessment and financial analysis to contribute to a dynamic financial institution.

## WORK EXPERIENCE

### Branch Operations for Home Loans, July 2023 - Present

#### HDFC Bank Ltd (Formerly HDFC Ltd), Nashik

- Played a pivotal role in branch operations for home loans following the merger with HDFC bank.
- Collaborated with cross-functional teams to ensure a smooth transition and integration of processes.
- Assisted customers with home loan inquiries, application processes, and disbursement.
- Conducted financial assessments to determine loan eligibility and advised clients on the best-suited home loan options.
- Worked closely with management to develop and implement operational strategies aligned with HDFC bank's standards.
- Successfully contributed to maintaining high customer satisfaction levels during the transition period.

### Senior Credit Appraiser April 2022 – June 2023

#### HDFC Ltd, Mumbai

- Led a team of credit analysts, overseeing their work, and ensuring accurate and timely credit assessments.
- Conducted in-depth credit analysis for loan applications, assessing applicants' financial stability and risk level.
- Delivered training sessions to junior underwriters on credit analysis best practices.
- Collaborated with legal and compliance departments to ensure adherence to regulatory requirements.

### Credit Appraiser Sept 2019 – Mar 2022

#### HDFC Ltd, Nashik

- Conducted in-depth credit analysis for loan applications, assessing applicants' financial stability and risk level.
- Collaborated with sales and loan officers to gather necessary documentation and ensure completeness of credit applications.
- Analyzed financial statements, credit reports, and other relevant data to make informed lending decisions.
- Managed a portfolio of diverse clients, evaluating and approving credit applications within established guidelines

## PROFICIENCY

Business Acumen	<div></div>
Risk Assessment	<div></div>
Presentation Skills	<div></div>
Team Play	<div></div>
Leadership Skills	<div></div>

## EDUCATION

**Master's in Business Administration, Finance - 2018**  
Department of Management Sciences PUMBA, Pune

**Bachelors of Commerce - 2016**  
BYK College of Commerce, Nashik, MH

### Wealth Relationship Manager, June 2018 – Aug 2019

#### ICICI Bank, Mumbai

- Managing the portfolios of HNW clients of the bank
- One Point Contact for all their requirements in the branch
- Assisting the branch manager to achieve the business targets in terms of cross selling, enhancing, and upgrading the HNW client relationships.
- Profiling the customers and provide financial products (Liabilities, Retail Assets, Business Banking, Forex, Credit Cards, Online Trading etc.) to meet their needs.
- Ensuring highest levels of services to the given customers.
- Providing financial planning and investment advice

#### INTERNSHIPS:

##### Management Intern Retail Banking (Car Loan)

STATE BANK OF INDIA- Mar 2018 – May 2018

##### Management Intern Retail Banking (Home Loan)

STATE BANK OF INDIA- June 2017 – Aug 2017