

NIYATI BAGWE

91+ 9594362932 | niyatibagwe123@gmail.com | www.linkedin.com/in/niyatibagwe

Driven and dedicated professional with 1+ year of experience as Credit Analyst, skilled in assessing the creditworthiness of business by analyzing financial statements, credit report and other relevant data. Strong attention to detail and ability to work independently or as a part of team; possess strong communication skills to create opportunities for clients and organization; and managing credit decisions.

PROFESSIONAL EXPERIENCE

Kotak Mahindra Bank

FEB 2022 - Present

Credit Analyst - Deputy Manager - II

- Credit Appraisal of Working Capital Loans (Fund Based and Non Fund Based) for **Commercial Vehicle- Dealer Financing and Logistics segment and Infrastructure Division. (Ticket size ranging between Rs. 10 crs and Rs. 45 crs).**
- Underwriting credit appraisal note based on Financial Analysis, including ratio analysis, with an overview of industry, client's business model and to identify risk along with any mitigates, if any.
- Assign ratings to New to Bank clients, conduct annual re-ratings of assets on books.
- Conduct preliminary Due Diligence, verifying internal and external credit rating as per operating guidelines of the bank.
- Credit Exposure Monitoring - Ensure transaction and collateral security remains within approved guidelines, documentation, covenant and financial compliance of the transaction.
- Performing transactional analysis and pro-actively working with sales and other account management teams to collect additional client information to mitigate risk in transactions

INTERNSHIP EXPERIENCE

Finlatics

MAY 2020 - OCT 2020

Equity Research Analyst

- Analyzed and handled personal portfolio on real time basis, on companies listed on BSE 500 Index.
- Earned a profit of INR 30,000+ over a duration of 5 months.
- Studied companies in the Banking and Finance sector.

EDUCATION

Master of Business Administration - MBA

JULY 2019 - JUNE 2021

Course - Finance

Bachelor of Science

JUNE 2015 - JUNE 2018

Course - Information Technology

SKILLS & OTHER

- Financial Statement and Ratio Analysis
- Credit Underwriting and Monitoring
- Portfolio Management
- Analytical Ability
- Attention to detail
- Relationship Building

CERTIFICATIONS

Financial Analyst - Udemy

- *Accounting, Financial Statement Analysis*

Diploma in Banking - Welingkar Institute of Management

- *Banking Fundamentals, Retail Banking, Trade Finance.*