

Profile Summary

Dynamic professional with about 5 years of experience across multiple organisations in the field of Banking and Finance. Strong experience in government lending, corporate and commercial lending, credit risk and general accounting.

Work Experience

Sri Venkateswara Creations, Hyderabad
Finance & Accounts – Assistant Manager
December 2022 – till present

- Manage and oversee the daily operations of accounting department including month and year end process, account payables and receivables, cash receipts, general ledger, revenue and expenditure analysis.
- Accurately track and record financial transactions.
- Ensure compliance with accounting standards, regulations and reporting requirements.
- Monitor and report on key financial performance indicators.
- Assess and manage the company's working capital requirements, including accounts receivable, accounts payable and inventory.
- Monitor daily cash inflows and outflows to ensure liquidity needs are met.

Housing and Urban Development Corporation Ltd, Hyderabad
Deputy Manager (Finance)
May 2017 – August 2019

- Project Appraisals pertaining to Housing and Infrastructure projects of State Government / State Agencies / Urban Local Bodies etc.
- Monitoring of the projects and timely releases of loan upon achieving the physical and financial progress.
- Reviewing the default cases in Default Monitoring and Regulatory Committee and proposing course of action to taken.
- Carrying out Financial Appraisal of Home loans of customers pertaining to the state of Telangana.
- Co-ordinating the Internal Audit in timely manner.
- Handling Imprest accounts of the Telangana Regional office and ensuring all the regular payments as well as statutory payments are done.
- Filing of IT returns and GST returns on a timely basis and ensuring the statutory compliances.

IDBI Bank, Hyderabad
Assistant Manager – Relationship Manager (Mid Corporate Group)
November 2015 – May 2017

- Initiating, screening and processing of new credit proposals for corporate clients with turnover above Rs. 50 crore.
- Preparing CMA and credit appraisal for the companies after analyzing their Financial Risk, Management Risk and Business Risk.
- Rating the company as per the bank's credit rating model, formulating risk-mitigating measures, pre- sanction follow-ups and putting up the case to sanctioning authority.
- Structuring products, pricing and tenure of facilities in a risk controlled manner so as to meet the requirement of the client and also to comply with banking norms, both internal and external.
- Identifying opportunities to deepen relationships with the clients by cross selling products like Cash Management Services, Treasury products, Salary accounts, etc.

- Managing client relationships - growing the share of client's wallet, ensuring smooth delivery of service to clients through front and back offices and keeping clients apprised of latest economic and regulatory issues
- Regularly monitoring and reporting credit quality of existing portfolio of my clients, ensuring covenants are met.
- Identifying stressed assets and performing need based restructuring of debt for viable clients.
- Conducting / attending joint lenders meeting / monitoring committee meeting in respect of consortium / multiple banking for monitoring the relationship effectively.
- Carrying out site inspections to client's plant/unit/project location and reporting the same.
- Addressing audit comments raised by statutory, concurrent, RBI and internal auditors.

BA Continuum, Hyderabad

Team Member – Global Commercial Real Estate

August 2013 - October 2014

- Dealt with commercial real estate loans which involve 6 types of properties i.e. multi-family, industrial, office, retail, hotels and mobile home parks.
- Carrying out Due-Diligence process before taking up a loan proposal.
- Co-ordinating with Line of Business (LOB) i.e. Bank of America (USA) and ensure completion of work within TAT.
- Undertaking Lease reviews of different properties to predict the future cash flows.
- Extracting critical data from the property valuation reports and updating LOB.
- Maintaining the databases for the securitized loan portfolio.

Educational Qualifications and other certifications:

- Post Graduate Diploma in Banking and Finance
- Post-Graduation in Masters of Business Administration (MBA) with specialisation in Finance and HR from Central University of Hyderabad.
- Graduation in B.Com (Honours) from Osmania University.
- CAIIB from IIBF (Indian Institute of Banking & Finance)
- JAIIB from IIBF (Indian Institute of Banking & Finance)
- NCFM - Banking sector Module
- NSIM V-A: Mutual Fund Distributors Module
- Certificate of participation in Using Ms Excel 2007 - Intermediate Level from Bank of America
- Certificate of Participation in Basics of Finance and Financial Statement Analysis conducted by EduPristine

Project Works and Internships

- Credit Risk Management in banks - A Case study on Vijaya Bank
- "Performance Evaluation of Mutual Funds" – Internship at Zen Money
- "Inventory Management and Control" – Internship at Bharat Dynamics Limited (Ministry of Defence).