**PALLAVI MITTAL**

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# PROFESSIONAL SNAPSHOT

A Qualified Chartered Accountant with a sound academic record, having 12 years of post-qualification experience in Corporate Finance and Banking professional. Currently working as Senior Manager-Credit with Punjab National Bank in Corporate Advance Portfolio. Looking for a job with flexi timings and non transferable to manage the personal commitments along with professional growth.

# ORGANIZATIONAL EXPOSURE AND EXPERIENCE

Working with **Punjab National Bank (2013 - present) ,** as Senior Manager Credit (Scale III) as relationship manager for corporate clients.

Worked with **M/s Tulip Infratech P Ltd**,(2011- 2013) Real Estate Company, , as assistant Manager Finance for Tulip group of accounts.

# WORK PROFILE

* **Senior Credit Manager, Punjab National Bank**
* Relationship management of Large Corporate Credit -understanding client needs and suggesting appropriate banking products and customisation
* Appraisal, Review, Renewal and post sanction follow upof loan applications for corporate clients availing credit facilities upto Rs. 9000.00 crore.
* Analysis of Audited as well as Projected Financial Statements as part of appraisal
* Credit Risk Rating of the loan proposals
* Loan documentation including EM creations and extensions.
* Co-ordination with member banks of Consortium and attending meetings; with bank’s advocates for legal matters; with various auditors viz., Regular, Special, Statutory.
* **Assistant Manager, Tulip Infratech P Ltd**.
* General Accounting, Bank & accounts reconciliation
* Consolidation and reconciliation of accounts project wise
* Coordinating with statutory Auditors

# PORTFOLIO OF CLIENTS HANDLED

* PSUs and mini Navratnas – NHPC, NHAI, FCI, NBCC, NAFED and others
* Listed Public Companies- Surya Roshni Limited, Filatex India Limited, Ansal Properties & Infrastructure Limited, Tata Power Delhi Distribution Limited (NDPL)
* Sravanthi Energy Private Limited (Gas based Power Plant)
* Krishnapatnam Railway Company Limited
* Varahi Diamonds (Mehrasons Group)
* Hotels – Oberoi Gurgaon, Trident Gurgaon

## QUALIFICATIONS

* Passed JAIIB & CAIIB from IIBF.
* A Member of The Institute of Chartered Accountants of India, Qualified in May 2011.
* B Com (H) from Shri Ram College of Commerce, Delhi University in 2008.
* Passed Senior Secondary Examination from CBSE under Queen Mary’s School in year 2005.

## IT SKILLS AND PROFICIENCY

* Proficient in working with all sorts of Presentations, Tables, Charts, Diagrams and other documents using MS Office.
* Working knowledge in CBS (Banking software- Finacle X) and other internal Rating Models of the Bank along with experience in working on CERSAI portal.
* Competent in exploring Internet service for day to day activities.

# ACADEMIC ACHIEVEMENTS/ EXTRA CURRICULAR ACTIVIES

* 100 hours compulsory Computer Training of ICAI under Aptech Computer Education.
* Attended General Management & Communication skills conducted by ICAI
* Passed NSE-NCFM module in Financial markets & Equity Derivatives.

## OTHER PERSONAL INFORMATION

Languages Known: Hindi, English

Date of Birth : 10.06.1987

Gender : Female

Marital Status : Married