



ANANYA DAS

Credit Analyst



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Gurugram-122003, Haryana

Highly enthusiastic and energy-driven individual, targeting assignments in Credit Management and Research with a high-reputed organization, preferably in Chennai, Bangalore



PROFILE SUMMARY

- Experienced Credit Analyst with **7 years of experience** in Credit Management and Risk Assessment
- Skilled in Liquidity & Leverage Analysis, Covenant Testing, Collateral and Guarantor Analysis, and PD Rationale
- Recognized for excellence with two '**Rising Star Awards**,' including one for **critical project management** and **multitasking in 2021** and **another for exceptional client deliverables in 2020**
- Proficient in Corporate Lending, Underwriting & Credit Operations, Monitoring, and Credit Administration
- Demonstrated success in assessing creditworthiness and conducting loan document scrutiny
- Proven track record in credit risk management resulting in reduced delinquencies and mitigated losses
- Effective communicator with strong relationship management skills and excellent analytical abilities



CORE COMPETENCIES

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|--------------------------------|------------------------------|---------------------------|
| Credit Appraisals | Disbursement Risk Management | Portfolio Management |
| Credit Operations | Financial Analysis | Underwriting |
| Portfolio Performance Analysis | Assessing Creditworthiness | Documentation & Reporting |



ACHIEVEMENTS

- Achieved '**Rising Star Award**' in less than 6 months for handling critical projects along with handling multiple responsibilities at Acuity Knowledge Partners in **2021**
- Received a '**Rising Star Award**' for putting dedicated and sincere efforts in dealing with challenging client deliverables at **Genpact India Pvt. Ltd.**, Gurugram in **2020**
- Awarded thrice with the '**Achiever Award**' for putting dedicated and sincere efforts in managing client deliverables at **WNS Global Services Pvt. Ltd.**, Gurugram in **2016 and 2017**



SOFT SKILLS

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|----------------------|-------------|
| Team Management | <div></div> |
| Decision-maker | <div></div> |
| Mentoring & Guidance | <div></div> |
| Adaptability | <div></div> |



ACADEMIC DETAILS

- **2016: PGDM (Finance)**, Jaipuria Institute of Management (Noida)- 6.89
- **2013: B.Com. (Hons.)**, Guwahati Commerce College (Guwahati)- 63.2%
- **2010: 12th**, S.S.A. Dispur (Guwahati)- 88.4%
- **2008: 10th**, South Point School (Guwahati)- 67.8%



INTERSHIP

Apr'15 to Jun'15: ICICI Securities Pvt. Ltd., New Delhi

Roles:

- Arranged for a comprehensive market survey to analyze customer perceptions regarding various financial products, including mutual funds
- Conducted a detailed review of different types of mutual funds and their potential impact on customers
- Analyzed customer responses and feedback on the online platform of ICICI direct.com



WORK EXPERIENCE

Dec'22 to Present | Valueserve Pvt. Ltd., Gurugram | Research Lead (Credit Underwriting)

Key Result Areas:

- Developing an Excel-based model for financial spreading, including Profit and Loss (PL), Balance Sheet (BS), and Cash Flow (CF) Statements, for large corporates
- Integrating key credit metrics calculations into the financial spreading model, for use in lending platforms
- Conducting Probability of Default (PD) and Loss Given Default (LGD) spreading on risk rating platforms, using both quantitative and qualitative parameters
- Calculating covenants in accordance with facility agreements, providing detailed rationale for covenant compliance or breach results
- Arranging Quarterly reviews and completed credit application templates, which included Business Overview, SWOT analysis.

- Forecasting Financial Analysis (Operating, Leverage & Liquidity ratios), Covenant Performance, Verification/Calculation of compliance against bank transaction guidelines (DSC, FCCR, LTV, ICR, Leverage and so on), Collateral Analysis, and analysis of key points highlighted by rating agencies, reasons for rating changes, or any other sector-based guidelines

Sep'21-Dec'22 | Acuity Knowledge Pvt. Ltd., Gurugram | Senior Associate (Credit Underwriting)

Key Result Areas:

- Conducted underwriting and monitoring of deals related to Leveraged Buyouts (LBOs), Refinancing, and Acquisition Financing
- Created pro-forma transaction structures and made necessary pro-forma adjustments
- Prepared detailed capital structures, including tranche-wise analysis and pro-forma adjustments
- Analyzed financial statements, including Income Statement, Balance Sheet, and Cash Flow Statement, for companies in both public and private sectors
- Conducted detailed reviews of credit agreements to calculate EBITDA, leverage, and other financial covenants, as per credit agreement definitions
- Identified financial and reporting covenants, cash netting limits, and other relevant provisions
- Analyzed business models, identified strengths, weaknesses, risks, and understood the revenue models and corporate structure of target companies

Nov'18 – Sep'21 | Genpact Services Pvt. Ltd., Gurugram | Business Analyst (Corporate Debt Finance)

Key Result Areas:

- Provided support to a top US Bank for its structural credit facilities and CLOs by analyzing the creditworthiness of borrowers and preparing internal credit reports
- Analyzed credit and approved corporate loans, including Middle Market Loans and Syndicated Loans, and added them to the debt portfolios as collateral
- Re-evaluated the financial position of borrowers by analyzing financial statements and industry trends, and performing risk analyses on a quarterly basis.
- Provided commentary on pertinent credit metrics and compliance with deal terms
- Analyzed credit on a quarterly basis for the Collateral Manager/Service Provider/SPVs in charge of servicing the loans
- Performed Covenant Tests on all facilities and ensured their maintenance
- Assisted the onshore credit team with the addition/removal of loans in clients' portfolios and assessed their overall impact

Mar'16 – Nov'18 | WNS Global Services Pvt. Ltd., Gurugram | Senior Associate

Key Result Areas:

- Worked with a US-based bank that specialized in commercial and industrial real estate
- Analyzed financial ratios of various companies to assess their creditworthiness, covenant tests, and profitability
- Assigned Probability to Default and Loan Given Default Ratings to borrowers
- Analyzed financial statements using Moody's Risk Analytics, a customized web application, and spread financial statements of companies based on client guidelines
- Conducted Writing Risk Assessment, Liquidity & Leverage Analysis, Covenant Testing, Collateral Analysis, Guarantor Analysis, and PD Rationale based on the financials of the properties being mortgaged, guarantor's financial statements, and credit assessments



PERSONAL DETAILS

Current Address : Sector-46, Gurugram – 122003, Haryana
Permanent Address : Udaypur, Birubari – 781016, Guwahati
Date of Birth : 19th September 1991
Languages Known : English, Hindi, Bengali, Assamese