

Hanny Mittal
B.Com, M. Com, CA

Permanent / Current Address:

320 Mittal Bhawan
Joshi Colony,
Neem ka thana, Distt-Sikar (Raj)-332713
Mob:+91- 09024286167,
E-Mail: hannymittal20@gmail.com

WORK EXPERIENCE – Risk Analyst AT ICICI BANK LTD (APRIL 2019 -June 2021)

Worked with ICICI Bank SMEAG Credit profile and handling both secured and unsecured loan products (CF limits) with all type of WC-Loan i.e., OD, CC, LC, BG etc facilities. Average ticket size of the loan is upto 13 Crores.

Key Deliverables:

- **Visits and Loan Sanctioning**
 - ✓ Credit Appraisal of SME business loan and drafting & finalizing credit proposal with rating rationale
 - ✓ Conducting customer visits and discussion with customer and get idea business models and identifying significant risks
 - ✓ Ensuring compliance with RBI guidelines, bank policies along with risk management strategies.
 - ✓ Assisting managers in reviewing and evaluate complete client with 360-degree analysis along with due diligence
- **Legal and Technical**
 - ✓ Examining financial, Legal documentation, authenticity of documents along with cross check of data from public domain
 - ✓ Examining collateral condition along with marketability and acceptability as per banks norms
- **MIS Management**
 - ✓ Underwriting of SME credit products from login to disbursement
 - ✓ Preparing MIS tracker of file movement (Login, Sanction, Disbursement) along with focus on minimizing TAT level.
- **Collection, Recovery and Team Management**
 - ✓ Monitoring credit, interest serving in account along with unusual banking transactions and intimate business team in case of any adverse findings before account face any delinquencies
 - ✓ Formulating effective collection mechanism and ensuring timely receipts of money from client and recovery of bad debts
 - ✓ Coordinated with team members to finish work effectively and efficiently as a team on time.

PROFESSIONAL & EDUCATIONAL QUALIFICATION

| Qualification | Month & Year of Passing | Marks(%) | Remarks |
|--|---|--------------------------------------|--|
| <u>Chartered Accountant</u> Final IPCC (Group I) IPCC (Group I) CPT | Nov 2018 May 2015 Nov 2015 June 2014 | 53.75% 55.75% 51.00% 50.50% | Distinction in Strategic Financial Management(63), Financial Reporting (60%) in CA Final Distinction in Advanced Accounting(70%),Taxation (64%) In IPCC |
| M. Com | 2020 | 63.00% | Passed with Distinction |
| B. Com | 2017 | 64.66% | Passed with Distinction |
| Sr. Secondary | 2014 | 81.40% | Scored 90% marks in Accountancy, 84% in Business Studies, 84% in Physical Education |
| Secondary | 2012 | 91.20% | Scored Distinction in all subjects. |

COMPUTER PROFICIENCY

- Proficient with Windows, MS Office Package, Probe-42, Saverisk, Perfios, Tally, Internet, Tax office package (Genius) etc.
- Worked on various client specific software like Nacwin, Tally ERP 9 while conducting audit of large enterprises.
- Completed 100 hours Compulsorily computer Training from ICAI