

**ANKUR LUHADIA**

# CREDIT & RISK ANALYST

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# SUMMARY

**Credit & Risk Analysis- Portfolio Monitoring- Client Relationship Management**

**Chartered Accountant by profession with more than 7 years of experience in Credit & Risk Analysis, Portfolio Monitoring & Management, In-depth Financial Statement Analysis, Delinquency Control & Client relationship management**

Effective communicator with relationship building & presentation skills, possessing strong analytical, problem solving & organizational abilities. Consistently managing a fair share of load and is always passionate and focused to any assignments.

Seeking a position to apply the acquired knowledge upto optimum level and deliver the best to organization by learning and applying new and innovative methods to deliver the business value to organization and customers.

**PROFESSIONAL SYNOPSIS**

**Credit and Risk Analyst – With more than 7 Years of qualitative exposure in**

* **Credit & Risk Analysis ● Portfolio Monitoring ● Risk management ● Credit report underwriting**

**OCUPATIONAL CHRONICLE**

**Standard Chartered Bank, Gurgaon**

**Credit and Risk Analyst (May 2017 to till date)**

**Responsibilities:**

* Credit appraisal of Large Corporates, Mid Corporates (Ticket Size ranges from INR 100.0 million to INR 2.50 billion) based on their business model, In-depth financial performance analysis, Management & industry outlook.
* Collating various risks and their mitigants after rigorous analysis and proactively sensitizing the future shape of the company to approval forums.
* To conduct in-depth due diligence of the banking facilities proposed for the Corporate and design risk mitigates structures in Consultation with Relationship Managers.
* Continuous monitoring of the portfolio to identify early warning signals and initiated internal rating actions to influence exposure decision.
* Carrying out and recommending internal credit rating to the approval forums based on assessed risk parameters.
* Developing industry expertise by tracking the latest developments in relevant industry and benchmarking financials and other parameters with peer companies.

**Ernst & Young (EY), Gurgaon (July 2016 to May 2017)**

**Financial Due Diligence**

**Responsibilities:**

* Managing medium to complex due diligence engagements & preparation of various analysis by reviewing accounting records of Acquirer or Target (buy side or sell side).
* Assisting in identifying pre/post-acquisition issues and prepare management questionnaire for our onsite team.
* Directing the progress of engagement by resolving complex issues in discussion with project leader, maintaining high standard quality in all deliverables and also maintaining strong connect with onsite team to generate more business.
* Informing supervisors on engagement status, issues/challenges and plan of action.
* Managing utilization of team and connection to enhance learning curve.

**Kotak Mahindra Bank, New Delhi (2 years)**

**Credit and Risk Analyst (June 2014 to July 2016)**

**Responsibilities:**

* Credit appraisal of Large Corporates, Mid Corporates & Multi-national companies (Ticket Size ranges from INR 100.0 million to INR 2.50 billion) based on their business model, In-depth financial performance analysis, Management & industry outlook.
* Collating various risks and their mitigates after rigorous analysis and proactively sensitizing the future shape of the company to approval forums.
* To conduct in-depth due diligence of the banking facilities proposed for the Corporate and design risk mitigates structures in Consultation with Relationship Managers.
* Continuous monitoring of the portfolio to identify early warning signals and initiated internal rating actions to influence exposure decision.
* Carrying out and recommending internal credit rating to the approval forums based on assessed risk parameters.
* Developing industry expertise by tracking the latest developments in relevant industry and benchmarking financials and other parameters with peer companies.

# ICICI Bank Limited, Mumbai (4 Years)

**Risk Analyst (May 2010 to June 2014)**

**Responsibilities:**

* + Credit appraisal of companies in Automobile, Auto ancillary, Tyres, Pharmaceutical, Hospitals industry.
  + Portfolio size companies of 60-65 large and mid-sized companies and Transaction size ranges from INR 10.0 million to above INR 2.00 billion.
  + To conduct in-depth due diligence of the banking facilities proposed for the Corporate and design risk mitigants structures in consultation with Relationship Managers.
  + Assigning internal credit rating to the company basis on risk parameters and provide inputs on key risk and mitigates to approval forums.
  + Continuous monitoring of the portfolio to identify early warning signals and initiated internal rating actions to influence exposure decision.

# SCHOLASTIC

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| --- | --- | --- |
| **2009** | **CA** | **Institute of Chartered Accountants of India (first attempt)** |
| **2009** | **CS** | **Institute of Company Secretary of India (first attempt)** |
| **2007** | **B.Com** | **Bachelor of Commerce, Rajasthan University** |

**ASSIGNMENTS & PROJECTS**

* **Participated in CRISIL training on Advance Corporate Credit Risk Analysis & Dealing with complexities and enhanced knowledge in:**
  + Understanding basic principles of lending. Accounting issues and window dressing
  + Impact of Large Capex/Acquisition on credit risk rating
  + Case studies on companies which migrated from a good rating to bad rating in short period of time.
  + Working capital assessment- Theory, funded-non funded products, case studies.
  + Ratio analysis and how they can be effectively used as an early warning signal tool.
  + In depth analysis of Cash flow statements
  + Accounting forensics and understanding of accounting adjustments made by companies in their P&L and balance sheets.

# TECHNICAL PROFICIENCY

**Operating Systems** : All versions of Windows, XP, Vista, etc

**Other Applications :** MS Office (Word, Excel, PowerPoint), Finacle,

# EXTRA CURRICLUAR ACTIVIES

* Active member of **South Delhi Toastmasters Club (Platform to enhance communication and public speaking skills)** and serving club as Vice President-Public Relations.
* Active participation in weekly discussions on Income Tax issues & Audit matters in CA forums.
* Indulges in enhancing Public Speaking skills, running marathons & traveling.

# PERSONAL INFORMATION

**Date of Birth** 5th April, 1986

**Fathers Name** Late Shri Arun Kumar Luhadia

**Passport No** H0165313

**Language Known** Hindi & English

**Marital Status** Married

**Communication address** Flat 232, SSD apartments Sector 12, Plot no. 21, Dwarka, New Delhi-78