

## Pratik Joshi

Regional Credit Manager : Credit Analysis, Risk Advisory ,Internal Audit,Finance Operations

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I have cleared my CA in first attempt without any Private coaching classes and having 12 Years of Experience in Credit Analysis of Business Loans(Unsecured, Secured), Working Capital Loans, Fund Based and Non Fund Based Loans, Loan Against Property, Housing Loans, Commercial Vehicle Loans, Construction Finance, etc.

### Profile Summary

- ✓ Managing Underwriting of Cases of West Region & pan India for Business Loans, Working Capital Loans for SMEs/MSMEs, LAP.
- ✓ Analysing the Credit Proposals from all the aspects considering financial, Non financials and various other factors impacting the market .
- ✓ Liaise with Clients, External and Internal team as subject expert for Risk and Credit for assesment of Credit worthiness of the borrower.
- ✓ Experience in Digitisation/ Automation of Credit Process.
- ✓ Experience in designing credit scorecards for underwriting using alternate data points which is the new-gen Fin-tech model.
- ✓ Responsible for Managing a team of Credit Managers.

### Professional Education

- ✓ **Chartered Accountant** | 2009  
The Institute of Chartered Accountants of India (First Attempt without any Private Coaching Classes)
- ✓ **B.Com** | 2007  
Gujarat University

### April 2022 to Present (Regional Credit Manager )

**U GRO Capital** :- Leading, mentoring & monitoring the performance of the team members to ensure efficiency in Quality Portfolio. - Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.

### Core Competencies

Credit Analysis	★★★★★
Innovative Policy	★★★★★
Sectorwise Credit Analysis	★★★★★
Good Quality Portfolio	★★★★★
ERM & Risk Assessment	★★★★★
Management Consulting	★★★★★
Compliance Management	★★★★★
Financial Planning & Analysis	★★★★★
Team Building& Management	★★★★★

<b>2020 – April 2022</b> NFL	Feb 2020	Senior Manager (Credit)	Managing Underwriting of Cases of Gujarat Region & PAN India for Unsecured Business Loans for SMEs/MSMEs.
	Sept'19 – Feb'20	MAS Financial Services	Preparing credit evaluation reports evaluating risk in SME Loans from 2 Lakhs to Rs. 5 Crores Business Loans.
<b>2016 to 2019</b> NeoGrowth Credit Pvt. Ltd.		Area Credit Manager	Sanctioning Authority of Rs. 20 Lakhs and Handled Entire Gujarat Region and Got Spot Award for Excellent performance.
<b>2013 to 2015</b> Saraswat Bank		Deputy Manager	Business Loans, Working Capital Loans, LAP, Mortgage Loans, Housing Loans, Car Loans, Underwriting for Entire Gujarat Region.

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**2010 to 2012**  
Indusind Bank & ICICI Bank

In Indusind Bank Handled  
Commercial Vehicle Loans,  
Vehicle Loans Credit Analysis  
for Entire Gujarat Region.

In ICICI Bank Handled Central Gujarat  
Region for Secured Business Loans,  
Working Capital Term Loans, LC, BG,  
LCBD all Fund Based and Non Fund  
Based Credit Analysis.

### EDUCATIONAL QUALIFICATIONS

Professional Qualifications	Examination	Year	Institution	Performance
	C.A. Final	May 2009	ICAI	[First Attempt] 56.50%
	C.A. PE II	Nov 2006	ICAI	[First Attempt] 59.00%
	C.A. P.E. I	May 2005	ICAI	[First Attempt] 56.25%
Academic Qualifications				
	B.Com (Hons.)	2007	R.J. Tibrewal College, Guj. University	62.00%
	H.S.E	2004	C. N.Vidyalaya, Ahmedabad	82.33%

### COMPUTER EXPOSURE

- Accustomed to working in a Computerized LAN enabled Environment.
- Conversant in Finacle , APS, MS Office, Loan Operating Modules, Advancesuite & Windows.
- Exposure to various Accounting Packages viz. Tally, Ex Ngn, etc.
- Familiar with Internet Operations.

### PERSONAL DETAILS

Mother's Name : Rekhaben Joshi

Father's Name : Vikrambhai Joshi

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Opp Seema Hall,  
100 Feet Satellite Road,  
Anand Nagar,  
Ahmedabad-380007.