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**ASHWINI**

Email: [ashwini.340761@2freemail.com](mailto:ashwini.340761@2freemail.com)

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| **Introduction** |

I wish to introduce myself as a Banker with 3.5 years of experience in the Banking Industry and a Chartered Accountant with Company Secretary (Executive) qualifications; previously working as an Assistant Manager at CITIBANK N.A.(Mumbai Head office- Credit Risk Management Services Department)

My husband has shifted to Dubai on Residence work visa and I have shifted to Dubai on residence visa sponsored by my husband. Having quit Citibank India job in Dec’16, I am currently looking for job opportunities in Dubai.

I am available for immediate joining and wish to join your esteemed organization.

Please find attached my CV for your kind perusal.

Over the years have gained experience in the fields of Bank Documentation, Credit Risk Analysis, Valuations, Accountancy, Auditing, Taxation.

I look forward to hear from you.

Thank you for your time and consideration.

Thanks and Regards,

Ashwini

Encl: Resume

**ASHWINI, ACA**

Email: [ashwini.340761@2freemail.com](mailto:ashwini.340761@2freemail.com)

**PROFESSIONAL EXPERIENCE:**

**Aug 2013-Dec 2016 Assistant Manager at CITIBANK N.A., - Credit Risk Management, India**

* To ensure that the executed documentation pertaining to Loans, Trade finance, Commercial cards, Guarantees, Letter of credit and other such fund and non-fund based facilities adheres to the statutory, regulatory, internal policy requirements. To work in close harmony for line releases.
* Clients: ICG portfolio comprising of top Corporates, FIs, Global Subsidiaries in India.
* Projects: Chief Doc specialist at the country level for the Facility and doc processor linkage project (execution stage), Key Representative at the country level for the replacement with the new doc processor, Drafted “Quick Guide to Documentation” – quick referencer especially for the Relationship Managers.
* Won “Instant Award” twice for assisting in execution of urgent and important MFI loans
* Received several accolades from the Relationship managers for promptly assisting at the pre/post doc execution levels, Have managed the unit for 6 continuous months in the absence of a Full Time Employee
* Streamlined the documentation process and worked continuously towards finding ways to minimize and manage existing volumes. Helped the team to comprehend and cope up with the changes post advent of the New Companies Act, 2013
* Formulated detailed notes for each activity handled that would serve helpful for the new recruits
* Excellent communication skills combined with technical knowledge has given me an edge in this avenue of Banking. Having completed 3 years in the current role, I look forward to further challenges in the same and other Banking fields.

**Mar 2012-Aug 2013 Senior Valuation Executive at Anmol Sekhri Consultants Pvt. Ltd., India**

* Conducted Valuation of Assets, Brands, Business, Shares, Knowhow, IPR, Trade Marks, Project Appraisals/ Feasibility Studies, Impairment Studies, Individual Valuation, etc.
* The work involved a lot of market research, trend analysis, segment study, Company study, Projecting future cash flows basis which valuation was assigned with the help of Valuation techniques such as the DCF method.
* Had the opportunity to interact with many CFOs/CEOs / Financial Heads in connection with valuations for strategic M&As, for specific projects, Visited sites for immoveable property valuations, Actively involved in Marketing of the organization at exhibitions, forums.
* Projects: Lead a team of 5 people for the Hiranandani Disputed property valuation, Valuation of towers of Indus Towers Ltd. Along with a lot many other interesting and deadline oriented ones in this dynamic stint of 1.5 years

**Feb 2008-Feb 2011 Article Trainee at H.D. Poojary & Co. Mumbai-India**

* Statutory Audit, Vat Audit, Tax Audit, School Audit, Trust Audit, Co-op Societies Audit.
* Tax consultancy & Tax planning, IT Returns. Performing TDS function (interpretation of law, deduction, certification, etc. assisted in replying to scrutiny assessment notices issued by I.T. Assessing Officer.
* Equipped myself with skills for all the 3 primary fields – Accounts, Audit, Tax in this extremely enriching tenure of more than 3 years.

**ACADEMICS:**

Certification course on **Anti Money Laundering and KYC guidelines – 75% Indian Institute of Finance & Banking (IIBF).**

**2012** **Chartered Accountant**-52% Institute of Chartered Accountants of India

**2011 Company Secretary (Final level)**-**Group II and III:** 52% Institute of Company Secretaries of India

**2009**  **Company Secretary (Executive level)**-54% Institute of Company Secretaries of India

**2005-2008** **University of Mumbai, N.M. College** - 77 %( First Class Degree)

**2004-2005**  **N.M. College-Grade 12:** 86% (27th rank In Boards)

**2002-2003** **Air India Modern School-Grade 10:** 87.33 % (2nd Rank in School)

**COMPUTER EXPOSURE/CERTIFICATIONS:**

Application Packages: Tally, MS Office (MS Word, MS Excel), Exposure to generally accepted software of Accounting, VAT, TDS, and Income Tax of well established brands, Completed ICAI course on general management and communication skills (best speaker award), Completed ICAI compulsory computer training course, Attended Full day Dale Carnegie Training om Working in Teams, Time Management, Conflict Management, Online AML training and other trainings mandated as per Internal Company Policies, Volunteered for the GCD (Global Community Day)

**INTERESTS:**

Listening to music, Writing poems, Watching movies and good comedy shows, swimming, participating in debates, elocutions, extempore competitions, Acted as a compere at school and college levels.

**PERSONAL DETAILS:**

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| Attitude  Gender  Date of Birth  Nationality | :  :  :  : | Positive thinker, quick learner, dedicated, committed.  Female  15th November,1987  Indian |
| Marital Status  Languages Known | :  : | Married  English, Hindi, Marathi |