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| arshana.367710@2freemail.com

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| ObjectiveTo serve the organisation with my expertise in the field of Corporate & Industrial financing. My impeccable track record & experience gives me the confidence to take required decision under my power. Constant learning, updating my knowledge and working as a team are my mantras which I follow strictly. |
| professional summaryQualified Chartered Accountant3+ years of experience in the field of Corporate Banking/Industrial FinancingHandled credit portfolio of prestigious groups |
| skillsGood communication & interpersonal skillsAbility to work under pressureDecision makingSelf-motivatedTime managementQuick learner |
| COMPUTER PROFICIENCY* Working knowledge of Finacle (Banking software)
* Good knowledge and understanding of internet applications and Microsoft office.
* Can effectively operate software relating to accounts and taxation such as Tally, Quickbooks, Xero.
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| PERSONAL DETAILS* Date of Birth : 04/04/1989
* Marital Status : Married
* Nationality : Indian
* Visa Status: Visit Visa
* Languages Known : English, Gujarati and Hindi
* Interests and Activities : Listening music, movies and theatres, reading fiction, observing new innovation in information technology, playing badminton and chess.
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| Experiencecredit manager/vijaya bankNov 2013 – Mar 2017RESPONSIBILITIES* To manage and enhance the existing commercial portfolio and solicit acceptable new relationships in order to meet the pre-set financial non-financial objectives.
* Establish new borrowing relationships for Business Banking, preparing the required credit appraisal and financial analysis as per the bank policies and procedures to enhance the bank’s market share.
* Spread and analyze financial statements, Financial Modelling, CMA, preparation of credit application, documentation & post-sanction monitoring through periodic account review/renewal.
* Manage the existing loan portfolio to ensure establishment of appropriate account plans, recommend credit facilities in line with Bank credit policy to maximize earnings while containing risks to acceptable
* Develop and maintain strong working relations with all existing clients at key levels to optimize the utilization of approved facilities.
* Implement and maintain complete control aspects i.e. financial analysis of statements of accounts, documentation, periodical client visits call reports
* Handling credit portfolios of prestigious groups including JSW, Reliance, TATA, IL&FS, Karvy, Aditya Birla, Lodha, HFFC, Shapoorji Pallonji, Hiranandani, Adlabs and Videocon.

articled assistant/d.s.sharma & associatesApril 2007 – Feb 2011RESPONSIBILITIES:**Accounts**Book writing, feeding all types of vouchers, maintaining bank accounts, bank reconciliation, debtors and creditors reconciliation.Preparation of accounts as per provisions of Companies Act and Income Tax Act.Analysis and drafting of financial statements including “Notes to the Accounts"Finalization of financial statements and preparation of cash flow statements.Compilation of reports.**Audit**Conducting tax audits, statutory audits and review of balance sheet.Preparing audit program in consultation with client.Vouching of various books of accounts.**Taxation**Well worsed with income tax laws.Preparation of income tax returns for companies and firms.Awareness of general provisions of VAT, Sales tax, TDS and Service Tax. |
| EducationCHARTERED ACCOUNTANT/MAY 2012The Institute of Chartered Accountants of India ( ICAI )**Masters of Commerce (M.Com)/APRIL 2011**Tolani Commerce College, KSKV Kachchh University.**BACHELOR of Commerce (B.Com)/APRIL 2009**Tolani Commerce College, KSKV Kachchh University. |
| EXTRA CURRICULUM* Undergone Incompany Programme on Credit Management by Manipal Global Education Services Pvt. Ltd.
* Attended course on *General Management and Communication Skills* conducted by ICAI.
* Undergone *100 hours of Information Technology Training* held by ICAI.
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