

**Komal**

Email: [komal-396859@gulfjobseeker.com](mailto:komal-396859@gulfjobseeker.com)

**Title**

Credit Risk Analyst

**Experience**

1.5 years in Banking & Finance domain

**Primary Skills**

Credit Risk: Financial Risk Management, Credit Risk Analysis, Credit Management-Market & Operational Risk

**Career Objective**

Result driven Financial Risk Analyst with 1.5 years of extensive experience in risk management and conducting detailed credit risk assessments. Effective communicator with great critical thinking skills and strong attention to accuracy. Seeking position in a dynamic corporate environment that utilizes my talent to the optimum level.

**Profile Summary**

* Expertise in analysing and loan appraisal of both retail and strategic customers considering wide risk parameters under credit, market and operational risk
* Managed portfolio of 100+ customers of MSME segment with average ticket size of approx. 20 MM
* Skilled in addressing operational issues, analysing credit worthiness, conducting financial analysis and projections for achievement of desired objectives
* Regular follow- ups with Business Team for recoveries, exception management, regularization of overdues
* Capabilities in managing multiple engagements and competing priorities in rapidly growing, fast- paced, interactive results-based team environment
* Conducted statutory, VAT & Internal audits of various manufacturing and service entities, filed returns and prepared financials as per accounting standards during internship

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| **Work Experience** |  |
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1. **Organization**: Banking

**Period**: May’18 to Dec’19

**Role**: Risk Analyst

**Responsibilities:**

* + Underwriting Small & Medium Corporate proposals for working capital requirements including fund based exposure like Overdraft/ Cash Credit/Working Capital, Term Loan, Bill Discounting etc., Export Import Limits and non-fund based exposure like Letter of credit/ Bank Guarantee for secured and unsecured proposals
  + Evaluating clients credit data & financial statements in order to determine the degree of risk involved in lending. Analysing financial ratios to evaluate financial status and the credit worthiness.Complete credit proposals enabling higher management to take informed decision
  + Deliver a complete, synthetic and coherent up-to-date credit risk analysis based on facts and compliant with the Bank’s guidelines
  + Adherence with Products and Policies, RBI guidelines, circulars and providing inputs for better customer prospect, compliances and process lacunae
  + Timely renewal of credit proposals. Tracing of EWR accounts and formulate action plan to regularize the accounts by arranging discussion with relationship managers and client
  + Ensure that individual account risks are correctly and timely assessed and that appropriate account strategies are formulated and executed diligently. Review of irregular/delinquent accounts of portfolio and reporting to Managers
  + Regular visits to clients for understanding their business model and to ensure quality of portfolio( follow up of financial covenants, risk alerts, core data checks)
  + Timely guidance to Credit Process Associates to ensure adherence of policies and correctness of inputs to proposals

1. **Organization**: H & R Block India Pvt. Ltd.

**Period**: June’17 to Aug’17

**Role**: Tax Analyst

**Responsibilities:**

* + Prepare Income Tax Returns of individuals
  + Advising for Investments and compliance with various sections of Income Tax Act
  + E file rectification application for clients

1. **Organization**: C R Sagdeo & Co. Chartered Accountants

**Period**: Feb’2013 to Feb’2016

**Role**: Article Assistant

**Responsibilities:**

* + Preparation and finalization of financial statements and application of relevant standards & guidelines
  + Preparation of Tax Audit Reports, performing Tax Audits, VAT Audits etc.
  + Performed Tax Audits of various companies Partnership Firms, Trusts and Proprietors
  + Assisted in Statutory Audit of Manufacturing and Service Sector
  + Assisted in Revenue Audit of Nationalized Bank for verifying RBI compliances for booking Turnover Commission

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| **Projects** |  |
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* + Value of Portfolio Mapped: 2500MM
  + Number of Clients handled: 100+
  + Products: Working Capital-OD/CC/DOD/WCDL, LAP, Term Loans, Trade Finance

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| **Technical Skills** |  |
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* Technologies : Excel( Financial Modelling), Word, PowerPoint
* Accounting Package : Tally, Various Banking Software
* Domain Knowledge : Banking and Finance

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| **Achievements** |  |
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* Awarded as Rising Star of Quarter in first year itself for exhibiting quality focus by VP (Vice President)
* CRISIL certified for participation in executive training modules- Credit Risk Assessment for EBB- SBB & Financial Statement Analysis
* Actively participated in various trainings & events happened in organization.
* Information Technology Training Course conducted by ICAI concerning how to audit/analyse financial statement in CIS environment
* Participated in National Convention for CA students organized by ICAI

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|  | **Educational Background** |
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* CA from ICAI in 2017 with 65%
* Bachelor of Commerce from Amravati University in 2013 with 75%
* HSC from Shivaji Science College , Maharashtra State Board, Nagpur in 2009 with 74%
* SSC from Model High School, Maharashtra State Board, Nagpur in 2007 with 90%

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|  | **Personal Details** |
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**Name :**Komal

**Date of Birth :** 19-09-1991

**Sex :** Female

**Marital Status :** Married

**Languages Known :** English, Hindi and Marathi

**Current Location** **:**Dubai (Visit Visa)

**Nationality :** Indian