



NITESH KR. DWIVEDI

8/1/A/1, R.B.C. Road, Flat - 404, Rishra, Hooghly

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8336055590

DOB 09th May 1989

in Nitesh Kr. Dwivedi

Objective

Proactive and achievement oriented professional with a comprehensive work experience in the Finance field.

□ Hardworking and dedicated with ability to handle multiple functions and activities in a high-pressure environment.

□ Motivated, positive, detail oriented, individual possessing the ability to build and lead teams effectively.

Experience

Cholamandalam Investment and Finance Co. Ltd

Aug-2022 - Present

Area Credit Head for W.B & North-East - Sr. Manager - SME

• Understand clients businesses & provide appropriate working capital solutions across Fund based products like Demand Loan, Term Loan, Equipment Finance including medical equipments and Channel Finance.

• Handling Eastern region including West Bengal, Jharkhand, Bihar, Guwahati and and Bhubaneshwar.

• Having Credit Approval authority of up to Rs. 200 Lacs for multiple products under SME division.
• Analyze financial statements and determine credit risk for business loans to MSME customers.
• Recommendation /Underwriting /Credit Appraisal for large ticket size cases of above Rs. 10 cr to higher authorities.
• Banking analysis and detailed SME parameters calculations.

• Conducting Internal Rating by CRISIL.
• Assessing, analyzing and interpreting complicated financial information.

• Recommendations about policy and procedural changes.

• Ratio analysis, credit reports analysis, financial plotting and commenting.

• Risk assessment analysis and risk mitigation.

• Monitoring of portfolio, PDD and completing renewal of accounts.

• DSA meetings and trainings.

• Valuation and Technical review.

• Monitoring of Early Delinquencies and Non Starter Cases.

Aditya Birla Capital Ltd

Sep -2016 - Aug -2022

Sr. Business Credit Analyst - Manager - SME - Mid Corporate Finance

• Understand clients business & provide appropriate working capital solutions across Fund/ non Fund based products like Cash Credit, Demand Loan, Term Loan etc.

• Analyze financial statements and determine credit risk for business loans to MSME customers.

• Credit Approving Authority/DOA of upto Rs. 50 Lacs.

• Prepare and present loans to sanctioning committees, Credit/Risk Committees, provide recommendations, and respond to queries.

• Analyzing financial briefings.

• Banking analysis and detailed SME parameters calculations.

• Conducting Internal Rating by CRISIL.

• Underwriting of Sanction Note/ CAMs for Mid Corp Cases upto Rs. 50 Crores.

- Assessing, analyzing and interpreting complicated financial information.
- Recommendations about policy and procedural changes.
- Ratio analysis, credit reports analysis, financial plotting and commenting.
- Risk assessment analysis and risk mitigation.
- Monitoring of portfolio and completing renewal of accounts.

IndusInd Bank Ltd

Feb-2016 - Sep-2016

Deputy Manager - CV & CE - SME

- Handling CV and CE loans ranging from 25 lacs to 18 cr for North-east regions.
- Analyze financial statements and determine Credit Risk for CV & CE loans.
- Underwriting of proposals and putting to Zonal Credit Head for approval.
- Analyzing financial briefings.
- Banking analysis and detailed viability calculations.
- Assessing, analyzing and interpreting complicated financial information.
- Recommendations about policy and procedural changes.
- Ratio analysis, credit reports analysis, financial plotting and commenting.
- Risk assessment analysis and risk mitigation.

SREI Equipment Finance Ltd

Nov-2014 - Feb-2016

Quality Assurance Associate

Being one point of contact for Quality Assurance at H.O. for South and West region.

- Ensuring all audit requirements as per RBI guidelines and company policies are met pre-disbursement.
- Maintaining TAT when the file is received at Head Office for disbursement.
- Ensuring regular follow-ups for pending documents if any, especially post disbursement Documents, such as Invoice, RC etc.
- Ensuring that the Standard Operating Procedures are followed & any procedural changes updated.
- Ensuring the payments are made to the vendors within the confirmed timeline.
- Handling customer and vendor escalations and deflating them with proper & timely resolutions.
- Managing smooth and healthy intra – departmental relationship.
- Ensuring smooth flow of communication between various levels of management.
- Ensuring that operation team at HO and branches are well aware of the changes in the process.
- Handling queries from Branches and Vendors and ensuring timely resolution of the same.
- Checking Credit credential of the Applicant and Guarantor in reference to Work History, Credit Ratings and Bank Accounts etc.

S. Mahendra & Co. Chartered Accountants

Apr-2008 - Mar- 2011

Articleship

- Compliance – Audit and return filing.
- Reporting – Preparation of and reporting in statutory, Concurrent, Revenue and tax audit reports.
- Finance – Preparation of the CMA and project reports for availing credit facilities.
- Accounts – Preparation and finalization of the financial statements.
- Consultancy – Provided consultancy in the matters of Company Law and Income Tax law.

Education

IIM - Vizag

Executive Financial Risk Management

ISBM University
E-MBA in Financial Management
2018 — A

American Academy of Financial Management
Chartered Wealth Manager Level -1
2014 —

Calcutta University
Bachelor of Commerce in Accountancy Honours
2010 — **Second**

W.B.C.H.S.E.
Higher Secondary
2007 — **First**

W.B.C.S.E.
Secondary
2005 — **Second**

Skills

- -12 Honour/Awards achieved in 6 years in Aditya Birla Capital Ltd.
- Awarded as “Young Achiever” for outstanding performance in PAN India in Aditya Birla Capital Ltd.
- Awarded as “East ki Shaan” in 2018 for best performer in learning week in Aditya Birla Capital Ltd.
- Winner of Kolkata Corporate Quiz conducted by Narsee Monjee Institute of Management Studies for the year 2015-16 & 2nd runner up for the year 2014-15.
- Appreciated as best performing intern during training period.
- School top scorer in Accountancy at Higher Secondary.
- Highly appreciated by clients and colleagues alike for sheer hard work and dedication.
- Handled more than 300 cases for disbursement in one month with zero error which is an achievement in itself at SREI.
- -Microsoft Office tools like word, excel, power point, outlook etc.
- Working Exposure in Finnone, Perfios, CRISIL RAM Rating, ELMS and R-System.
- Completed Compulsory 100 hours of Computer tests conducted by The ICAI and The ICSI.
- Completed Certification Course in Information Technology from the CMC.

Reference

Mr. Pankaj Mane - Zonal Head - Risk
Indus Ind Bank
9820230591

Mr. Sandeep Hoskeri - General Manager - ZH
ICICI
8355952296

Mr. Rohit Jain - Regional Head
Axis Finance Ltd
9062218602

Mr. Shreyansh Ajmera - Deputy General Manager - ZH
Cholamandalam Investment and Finance Co Ltd
9748221449

Mr. Anand Jhawar - Zonal Head - AVP
Srei Equipment Finance Ltd.
9836350194

CTC

Fixed CTC - INR 14.87 LPA

Variable Pay - INR 2.63 LPA
