

Shubham Jain (M, 24)

A-126, Triveni Nagar, Jaipur, 302018

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cashubham1103@gmail.com**Professional Credentials**

Qualification	Year of Passing	Remarks
CA FINAL	Nov 2015	Secured Exemption in Corporate and allied Law and Information System control audit
IPCC	May 2012	Secured exemption in Accountancy and Tax Law

Academic Credentials

Qualification	Board/University	Year of Passing	% of Marks	Remarks
M.Com	Rajasthan University	2016	59%	Distinction marks in Financial Management
B.Com	Rajasthan University	2014	61%	Secured 81 marks in Accountancy
XII	R.B.S.E	2011	82%	Secured distinction plus marks in all papers
X	R.B.S.E	2009	85%	Secured distinction plus marks in All Papers

Work Experience

Currently Working as **Regional Credit Head in DIGIKREDIT FINANCE LIMITED** (From 5th April 2018 till now)

- Managing 6 branches having a team of 15 underwriters and 15 CPAs.
- Maintaining Due diligence at each level of file processing along with compliances of all governance body
- Go through of daily MIS like Daily Basis Tracker (DBT), Pipeline of cases, Disbursal Report etc.
- Personal visit to borrower business address to understand borrower business activity and Analysis of Cash Flow and Repayment Capacity of Borrower
- Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file.
- Preparation of Case and Forward To SCH(State Credit Head) for Approval.
- Take necessary training with both credit and business team to achieve a healthy portfolio
- Management of Cash Collection and post disbursement documents

Worked as **Branch Credit Manager in HDB FINANCIAL SERVICES LIMITED** (From 26th December 2016 to 4th April 2018)

- Preparation pf daily MIS like Daily Basis Tracker (DBT), Pipeline of cases, Disbursal Report etc.
- Analysis of Cash Flow and Repayment Capacity of Borrower.
- Personal visit to borrower business address to understand borrower business activity.
- Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file.
- Preparation of Case and Forward To Bcm and Acm for Approval.
- Manage post disbursement documents and partly disbursed cases.
- Management of Cash Collection
- Compliances related to the disbursement of files.

Article-ship Experience

Worked with **M Parashar & Com, Udaipur, as an Article Assistant from Aug 2012 to May 2013**

Worked with **Pareek Rajesh & Associates, Jaipur, as an Article Assistant from July 2013 to Sept 2015**

Main handling area during article-ship:

- ✓ Preparation of TDS, corporate and personal tax returns.
- ✓ Working on different client for tax auditing, internal auditing, statutory auditing, concurrent auditing and stock auditing

and other auditing.

Key assignments handled:

Banking Sector	Position	Work Conducted
Cooperative bank	Team Member	Internal Audit including NPA reporting, Loan File Inspection
PSU		
Rajasthan Tube Manufacturing Limited	Team Member	Review Of Sales, Purchase, Cash a/c and Scrutiny, Finalization of accounts.
Provogue Limited	Team Leader	Stock Audit
Corporate Sector		
Amrit Agrovet Privet Limited	Team Leader	Review Of Sales, Purchase, Cash a/c And Scrutiny, Finalization and consolidation of accounts with its holding.
Ram Pratap Developers Private Limited	Team Leader	Finalization Of Accounts, CARO reporting, Verification of accounts as per Companies act, Fixed assets inspection
Snapdeal	Team Member	Sales return Audit Quality control Audit

Extra Curricular activities

- District level player of Table tennis and Badminton.
- Participation in NSS Programme and scout campaign.

IT and Other Skills

- Working knowledge of Microsoft word, Excel and tally.
- RSCIT from Vardhman open university kota.
- Certificate of excellence in compliances from HDB.