



NITESH KR. DWIVEDI

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

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DOB: 09th May 1989

in: Nitesh Kr. Dwivedi

SKILLS

- 12 Honour/Awards achieved in last 5 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.

EXPERIENCE

CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD

Area Credit Manager - Sr. Manager - SME

Duration : Aug-2022 - Present

- Understand clients business & provide appropriate working capital solutions across Fund/ non Fund based products like Demand Loan, Term Loan, Equipment Finance including medical equipments and Channel Finance.
- Handling East region including West Bengal, Jharkhand, Bihar, Guwahati and and Bhubaneshwar.
- Having approving authority of up to Rs. 200 Lacs for multiple products.
- Analyze financial statements and determine credit risk for business loans to MSME customers.
- Present loans to sanctioning committees and respond to queries.
- Analyzing financial briefings.
- Banking analysis and detailed SME parameters calculations.
- Conducting Internal Rating by CRISIL.
- Recommendation of proposals to approving authority for higher ticket size.
- 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.

ADITYA BIRLA CAPITAL LTD

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

Duration : Sep -2016 - Aug -2022

- Understand clients business & provide appropriate working capital solutions across Fund/ non Fund based products like Cash Credit, Demand Loan, Term Loan, Buyers credit, LC, BG etc.
- Analyze financial statements and determine credit risk for business loans to MSME customers.
- Prepare and present loans to sanctioning committees, provide recommendations, and respond to queries.
- Analyzing financial briefings.
- Banking analysis and detailed SME parameters calculations.
- Conducting Internal Rating by CRISIL.
- Preparation of Sanction Note/ CAMs.
- 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

Deputy Manager - CV & CE - SME

Duration : Feb-2016 - Sep-2016

- 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.
- Putting up proposals to Zonal credit head for approval.
- Analyzing financial briefings.
- Banking analysis and detailed viability calculations.
- Preparation of Sanction Note/ CAMs.
- 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

Quality Assurance Associate

Duration : Nov-2014 - Feb-2016

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.

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

Articleship

Duration : **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

ISBM UNIVERSITY

E-MBA in Financial Management

Grades - **A**

Year of passing : **2018**

AMERICAN ACADEMY OF FINANCIAL MANAGEMENT

Chartered Wealth Manager Level -1

Year of passing : **2014**

CALCUTTA UNIVERSITY

Bachelor of Commerce in Accountancy Honours

Grades - **Second**

Year of passing : **2010**

W.B.C.H.S.E.

Higher Secondary

Grades - **First**

Year of passing : **2007**

REFERENCE

Mr. Anand Jhavar - | AVP - ZH

SREI Equipment Finance Ltd

| 9836350194

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