

CA Aishwarya Mathur

Date of Birth: 05-Dec-1995

Nationality: Indian



✉ aishmathur95@gmail.com

☎ 0585251296 (Abu Dhabi)

📍 304, Al Madina fresh mart building
Near Capital park Opp. Al Mariah Mall
Hamdan Street Abu Dhabi

Rewards & Recognition

- Assigned a rating of MP+ (i.e.4) in FY 24
- Received a Certificate of appreciation as a Game changer for Quarter 4, FY 24 by Axis Bank

Certification

- 2018:** 15 days Advanced Information Technology course. Secured 'A' Grade incorresponding training evaluation exam at Jodhpur branch of CIRC
- 2018:** 15 days of Management and Communication Skill course at Jodhpur branch of CIRC
- 2016:** Completed 15 days of Orientation Course at Jodhpur branch of CIRC
- 2016:** Completed course on Information Technology at Jodhpur Branch of CIRC

Internship

RAJESH SONI & COMPANY

Oct 2016- Oct 2019

Key Learnings:

- GST Registration
- GST return filing preparation – GSTR1, GSTR3B
- Accounts Maintenance

Software Skills

- MS-word
- PowerPoint
- Microsoft Excel (Intermediatelevel such as pivot tables and v look ups)
- Tally

Key Skills

–Credit underwriting-Small and medium enterprise-Data Analysis-Financial Analysis-SAP- Banking-Financial analysis-Analytical skills-Business Analysis- Cash flow statements-Evaluation of credit worthiness

Career Objective

Being a Chartered Accountant having specialization in Credit and Financial Analysis within the banking sector, I am always keen to enhance my insights of the ranging nuances of trade processes and an effective balancing of risk and business opportunity.

ACADEMIC QUALIFICATION:			
Course	Year	Institution	Score
Chartered Accountant	MAY 2022	ICAI	-
B. Com (Accounts Honors)	2016	JNVU	63%
HSC -Science	2013	CBSE	73%
SSC	2011	CBSE	9 CGPA

Professional Experience

Credit Analyst (Working Capital, Corporate Credit) :

SEG | Axis Bank

2022-present (2 Years)

-Expanding my responsibilities, I ventured into preparing CAMs for a diverse array of financial products beyond the standard Working Capital solutions like Cash Credit and Overdrafts. This included drafting proposals for

- Construction Term Loans & Machinery Term Loans,
- Foreign Currency Loans- PCFC/ RPC Limits,
- CGTSME limits,
- Gold Metal Loan,
- Non-fund-based limits,
- Migration of Citi accounts

-Detailed credit analysis ensuring Independent and credit appraisal process. Credit risk appraisal, rating calculation, preparation of appraisal note with CCP guideline and making suitable recommendations in terms of amount to be sanctioned, acceptability of the risk, terms and conditions of the sanction, pricing etc.

-Ensuring timely disposal/complete of the credit proposals/other credit references in accordance with TAT norms prescribed from bank.

-Meticulous eye for detail and deep understating of lending practices required for safeguarding the bank's assets while facilitating responsible lending.

-Prepared detailed credit assessments for MSME (Micro, Small, and Medium Enterprises) customers to evaluate their creditworthiness and determine the viability of credit applications in the SEG segment having exposure upto INR 10 cr

-Prepared more than 200 renewal and enhancement CAMs in FY 24. Reaching personal highest score of 22.72, and average monthly score above 13.33, consistently maintaining high performance in FY 24

-Collaborated with internal stakeholders, including Relationship Managers and Underwriters, to ensure timely completion of credit proposals

-I was assigned as a buddy to new joiners, assisting with the STP journey walkthrough and addressing Stale ratings. Under senior guidance, I have also assisted with and reviewed the renewal and enhancement CAMs of new joiners

Bikaner Golden Transport Organization, Jodhpur

Accounts | Operational Accounting Associate

Dec 2019 to Jan 2022 (2 years)

-Preparing financial reports such as cash flow statements and accounts receivable list using MS- Excel.

-Perform day to day management of financial statements.

-Reviewing and analyzing financial statements.

-Reviewing of general ledger postings and monthly closings.

-Prepare timely and accurate financial report and statements using MS Excel.

-Preparation of consolidated Invoices to be billed