


Ravina Yadav

Credit Risk and Monitoring (Analyst)


Personal Info

 ravinayadav309@gmail.com

 +91 7417804354

 Noida, 201301, India

 Indian

 30/09/1998

Education

● Master of Commerce

Meerut College
Present

● LLB

Meerut College
2021

● Bachelor of Commerce

Meerut College
2018

Skills

bank statement

collaboration

Credit Risk

credit scores

Dedicated

Hardworking

loans

Languages

English - Fluent

Hindi - Fluent

Summary

Credit Officer with a proven track record of success in making sound credit decisions. Knowledgeable in customer relationship management, loan origination and credit management. Experienced in analyzing financial data and developing effective strategies.

Work Experience

Credit Risk and Monitoring (Analyst), Ora Finance Private Ltd

April 2024 - Present

Hardworking Credit Officer well-versed in reviewing financial documents, preparing loan packages and making recommendations based on risk values. Detail-oriented and thorough with excellent judgment and good verbal and written communication strengths.

- Experienced Credit Manager knowledgeable about creditworthiness and document review. Highly effective at optimizing credit policies to balance profit and loss.
- Trained in Core Banking Solution use and administration with knowledge of financial risk analysis. Dedicated to excellent customer service and best-in-class collaboration.

Credit Officer (Analyst), Shivalik Small Finance Bank Ltd

October 2021 - April 2024

Review loan request, complete gold loan analysis, and accomplish other factors like Assess client's financial status, evaluate creditworthiness and risks, contact clients to gather financial data and documentation, KYC Checking.

Compile Daily MIS maintenance, and Co-ordination with BC Partner.

Complete in-depth small business valuations, monitor disbursement &

reconciliation, analyse risks and approval or reject of gold loans

request as per approval checklist, prepare Account Closure, calculate financial

ratios (e.g. credit scores and interest rates). Set up loan

repayment schedule.

Accountant Trainee, JPNGA & Co

February 2021 - April 2021

Update & handled daily cash position through analysis, accounts of parties, prepare tally investigation, and reporting on key movements.

Provide financial guidance to Business/Functions, filing GST-R1, feeding bank statement, assist in decision-making, contributing to a 13%

growth trend by developing strategic long-range planning recommendations for management.

Perform a comprehensive analysis of financial issues (debt) and in-depth market share and industry report that increased market share by 19%.