

Ankit Vijayvergia

MBA Financial, C.A. Inter - Capital Markets, Credit processing, Taxation

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Professional Summary

- MBA Finance with 3+ years of experience in banking & finance domain.
- Extensive knowledge on loan processing, Project financing, Auditing and taxation.
- Specialist in Corporate loan processing (Wholesale and retail) and taxation
- Hands on experience on Equity research through fundamental analysis.

Work experience

S.K.V & company(Chartered accountant):

Financial analyst

- Preparation of **financial statements of various corporate entity** , propriety business and individuals
 - General Ledger **accounting** and preparation of monthly/quarterly financials. Maintain, manage and update General Ledger records.
 - **Valuation of different business** assessing the growth pattern in future (discounted cash flow , asset valuation)
 - **Budget preparation** and forecast (Monthly , yearly , fixed , flexible, multiple scenario)
 - **Project financing** and reporting and CMA data projection.
 - Coordination with banks/ financial institution **for loan processing**.
 - Strategizing an **own internal credit analysis/appraisal and potential risk analysis** of the funding proposals. Prepare clients fund raising proposals for Equity/Debt funding .
 - Effectively communicate ideas and research finding **for equity research** and Provide investment research support for identification of identification for potential stocks
 - Income **tax return** for corporate & individual clients
 - Tax consultation **and financial advice to corporate clients**
 - Filing GST monthly/quarterly/yearly returns for clients.
 - **Financial Auditing** of corporate companies as per tax requirements
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HDFC Ltd

Credit Associate

Roles & responsibilities

- **Credit inquiry** of client & defining loan limits.
- Visit client's property & **estimate net worth/ earnings** projections that helps defining loan limits
- Thorough review of client's **financial health, past record** (through CIBIL , FITCH reports and bank records) and recommendation to credit head for loan sanctioning.
- Working closely with sales team **to resolve client's queries** & consulting if required.

Key Initiatives

Equity research (From Jan 2016 – Present)

Building equity research tool based on fundamental analysis for equity investment and portfolio management, design for specific needs of big mutual funds/ hedge funds to select right script and better risk management of overall trading portfolio.

Product consists mainly below features:

- Build filters and criteria that help selecting right companies for equity investment
- Tool calculates intrinsic value of stock with help of certain data points and past patterns.
- It defines entry & exit points of stock based on various criteria such as financial ratios, recent results, holding patterns and future projections.
- Consist of risk analysis & cost averaging strategies to mitigate market volatility.

Education

M.I.T Pune 2015 - 2017
MBA Finance

ICAI 2013 - 2015
Chartered Account (Inter)

Deogiri Institute Aurangabad 2010 - 2013
Bechelor of Commerce)

M.I.T Pune 2017 - 2017
Business simulation
Case study on corporate cycle of Growth and maturity

M.I.T Pune 2016 - 2016
Financial modeling
Study on loan financing and capital budgeting

Technical Skills

Software Tools	Telly 9.1 (ERP), Microsoft office
OS	Windows
Tax Tools	Reylon Sof (Saral GST, Saral Tax office)
Equity research	Zerodha PI, Sensibull , Strike

Achievements

- Within 6 months of joining delivered 3 very high profile and critical loan applications.
- Assist sales team with critical information to break major deal in HDFC .
- Restructure client's finance & investments in my current role to achieve better tax saving.
- Worked on various business expansion initiatives and enhance client base.

Declaration:

I hereby declare that above information is correct as per best of my knowledge