

# KRITI BHATIA

Chartered Accountant, Dubai

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## PROFILE

Chartered Accountant with 06 years of enriched experience in external audits, risk-based Internal audits of banks, financial reporting, processing various loan applications, credit underwriting, credit appraisal, credit review, financial creditability check, credit monitoring, loan documents check, India tax law compliances, tax audits, tax returns.

## WORK EXPERIENCE

2017 - 2022

Credit Manager, Loans | Nav-Jeevan Co-operative Bank Ltd | India, Mumbai

- Handling various types of credit application files i.e Home loans, Business loans, unsecured loans for initial analysis to take further course of action regarding acceptance/rejections of files based on various parameters
- Financial analysis and profile verification based on the documents submitted by applicant
- Performing external audits of bank branches as per norms specified by Reserve Bank of India
- Performing audit checks in the process of bank for reporting risk parameters and analyzing audit procedures and documents
- Evaluation accounting systems for efficiency.
- Checking the reliability and integrity of financial and operational information
- Reviewing the effectiveness and efficiency of controls and processes
- Evaluated safeguarding of assets.
- Co-ordination with Sanction and disbursements teams and providing assistance to teams if any required
- Preparation of project report and analysis of financials of various customer for funding purpose.
- Ticket size of credit proposals /Underwriting limit set up /PD's created:

-Home Loans – Upto INR.40.00 Lacs

- Unsecured personal Loans- Upto INR.10.00 Lacs

- Business Loans – Depends on stock & Debtors Maximum of INR.50.00 Lacs

**Along with that handled the other Department for the shorter period from May 2020 to November-2020)**

Timely calculation and payment of GST/VAT and tax liability

Filling of Various GST/VAT returns i.e GSTR-1 and GSTR-3B

Filling of 15GH of Bank

Assisting in GST/VAT audit and Internal audit compliances

**2016 - 2017**

**Deputy Manager, Loans | ICICI Bank Ltd | India, Mumbai**

- Responsibility is to check credibility of the various clients, which approaching for Business loans
- Ratio Analysis & Financial analysis
- Property Valuation, CIBIL, CPCS, RBI Reject list.
- Evaluation of timely compliances of clients till its disbursement

**2013 - 2016**

**Auditor | H A Makhijani & co. Chartered Accountant Firm | India, Mumbai**

- Undertaking audit assignments of clients
- Preparing audit reports
- Filing and preparing tax returns as per India Tax laws
- Reviewing external audit reports
- Performing audit checks and reporting as per client requirements

## EDUCATION

ICAI  
**2012-2016**

**Chartered Accountant**

Mumbai  
University  
**2012 - 2014**

**Master of Commerce**

Mumbai  
University  
**2008 - 2010**

**Bachelor of Commerce**

Passport  
number

**W7220734**

## SKILLS

Flexible  
Adaptability  
Commitment  
Communication  
Leadership