



Sandeep Rajagopal

Financial Associate

sandeeprajagopal94@gmail.com

+971 56 593 7716

Dubai, UAE



As a finance professional with a strong foundation in credit and loan management, I bring a comprehensive skill set in financial analysis, accounting, and regulatory compliance. Expert in assessing financial stability and creditworthiness, I am adept in both corporate and personal finance. My abilities extend to strategic problem-solving and a keen understanding of financial regulations. Eager to explore diverse roles within the finance sector, especially in accounting, back end, and operations, I am looking for opportunities that offer both challenge and growth.

Work Experience

Credit Associate, Mar 2019 – Jan 2023 (4 Years),
ICICI Bank Ltd., Kerala, India.

Qualifications

Bachelor of Commerce (CA), 2012 - 2015,
Kerala University, Kerala, India.

12th Grade (Commerce), 2010 - 2012,
Trinity Lyceum ISC School,
Kollam, Kerala, India.

10th Grade, 2009 - 2010,
Maria Agnes English Medium School, ICSE,
Kollam, Kerala, India.

Certifications

Tally Account Software

Areas of Interest

Accounting, Finance, Operations, back end,
Data entry, and Clerical

Personal Details

Date of Birth	:	08-Aug-1994
Nationality	:	Indian
Passport No	:	W5944623
Marital Status	:	Married
Native Address	:	Nandanam, Neeravil, Perinad P.O., Kollam, Kerala, India – 691601.

Technical Skills

Credit Analysis, Financial Analysis, Accounting
Principles, Loan Management, Regulatory
Compliance, Financial Reporting, Data
Management, Loan Documentation, Auditing.

Soft Skills

Problem-Solving, Strategic Thinking,
Communication, Attention to Detail, Adaptability,
Leadership and Teamwork, Analytical Thinking,
Organizational Skills, Ethical Judgment,
Continuous Learning.

Software Skills

RLOS, APS, Tally, Microsoft Office Tools

Language Skills

English, Malayalam

Hobbies

Reading, Music, Movies

- **Credit Evaluation and Financial Record Keeping:** Combining credit assessments with the maintenance of accurate financial records. This includes managing and reviewing credit applications, determining creditworthiness, along with recording financial transactions, ledgers, and invoices.
- **Credit Management:** Managing and overseeing credit accounts to ensure compliance with terms and prevent delinquencies.
- **Target Management and Credit Analysis:** Assisting in the development of targets, while also using credit analysis skills to predict financial risk and inform target decisions.
- **Comprehensive Financial Reporting:** Preparing detailed financial statements that incorporate credit risk assessments, analysing the impact of credit on overall financial health.
- **Tax Compliance and Credit Regulations:** Ensuring adherence to tax laws and credit regulations, preparing necessary tax and credit-related documentation, and managing tax implications of credit operations.
- **Financial and Credit Reconciliation:** Performing reconciliation of both financial records and credit accounts to ensure accuracy and consistency across all financial operations.
- **Audit Support with a Credit Focus:** Assisting in both financial and credit-related audits, providing necessary data and explanations related to credit operations and financial records.
- **Strategic Financial and Credit Analysis:** Analysing financial and credit data to identify trends, assess financial health, and recommend strategies for improvement in both areas.
- **Regulatory Compliance in Finance and Credit:** Keeping up to date with both financial and credit regulations, ensuring the organization's practices comply with all relevant laws and standards.
- **Policy Implementation and Advisory:** Developing and implementing financial and credit policies, advising management on financial and credit matters, and ensuring organizational adherence to these policies.

Declaration

I hereby declare that the information provided above is true and correct to the best of my knowledge and belief.

Yours faithfully,
Sandeep Rajagopal