



ANIL KAFLE

CREDIT & ACCOUNTING PROFESSIONAL

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EXPERIENCES

NIC ASIA BANK LTD. | Aug 2021- Jan 2024

Relationship Manager - Credit department, Nepal

- Evaluate credit applications submitted by customers and businesses, analyzing financial statements, credit reports, and other relevant information to assess creditworthiness.
- Conduct thorough credit risk assessments to determine appropriate credit limits, interest rates, and terms for approved loans and credit lines.
- Collaborate with relationship managers, underwriters, and other stakeholders to gather necessary information and ensure comprehensive credit evaluations.
- Monitor existing credit portfolios, identifying potential risks and opportunities for portfolio optimization.
- Implement and maintain credit policies, procedures, and guidelines in accordance with regulatory requirements and industry best practices.
- Provide recommendations for credit decisions and participate in credit committee meetings as necessary.

CHAUTARI MICRO FINANCE | June 2017 -July 2019

Account - Head Office, Nepal

- Prepare and analyze financial statements, ensuring accuracy and compliance.
- Conduct reconciliations of accounts and resolve discrepancies.
- Assist with month-end and year-end closing processes.
- Process accounts payable and accounts receivable transactions.
- Maintain accurate and organized financial records.
- Assist in budget preparation and variance analysis.
- Provide support during audits and regulatory compliance reviews.
- Utilize accounting software to streamline processes and improve efficiency.

PROFILE

Experienced in Credit & Account department with a Master's degree in Finance. Demonstrated expertise in financial reporting, analysis, and reconciliation. Skilled in overseeing month-end and year-end closing processes, ensuring accuracy and compliance. Proven ability to lead teams, implement accounting policies, and support strategic financial objectives.

EXPERTISE

- Relationship
Manager– Credit
Department
- Reconciliation
- Budgeting
- Auditing
- Tax preparation
- Financial analysis •
Compliance

LANGUAGES

- ENGLISH
- HINDI
- NEPALI

OFFICE & SOFT SKILLS

- Time management
- Communication
- Attention to detail
- Organization Problem-solving
- Adaptability
- Teamwork
- Proficiency in MS
- Office suite

AASTHA MULTIPURPOSE COOPERATIVE

Ltd ACCOUNTANT , Nepal

Dec 2009 - Jan 2014

- Prepare and analyze financial reports to aid decision-making processes.
- Manage accounts payable and receivable functions efficiently.
- Maintain accurate records of financial transactions and journal entries.
- Assist in tax preparation and compliance activities.
- Conduct regular audits to ensure financial integrity and regulatory compliance.
- Utilize accounting software to streamline processes and improve accuracy.
- Provide financial analysis and recommendations to support business growth.
- Collaborate with internal teams to optimize financial procedures and controls.
- Monitor cash flow and budget performance to identify areas for improvement.
- Assist in the preparation of financial forecasts and projections.
- Stay updated on accounting regulations and best practices to ensure compliance.

EDUCATION

Masters in Finance/Management

Tribhuvan University_ Nepal 2015

Bachelors in Law [LL. B] Tribhuvan University_ Nepal 2017

Bachelors in Business Studies / Management

Tribhuvan University_ Nepal 2009

TRAININGS PROGRAMS

Google Digital garage

The Fundamental of Digital Marketing _ Online 2020

Accountant Management Training RMDC Micro Finance _ Nepal 2018