



# 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**