

## DEVESH DADHICH

Master in Financial Analysis & Control  
Bachelor of Commerce

### ADDRESS-

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### OBJECTIVE

A Position in the finance and accounting field where excellent analytical and technical skills can help to improve the company's profitability to secure a position with a well –established organization with a stable environment that will lead to a lasting relationship in the field of finance.

### SKILLS

#### WORK

FINANCIAL ANALYSIS	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
AUDITS	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
COMPLIANCES	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
CREDIT	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
MS OFFICE	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
FINANCIAL MODELING	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>

### EXPERIENCE

(August 2020 – Till date)

#### Concurrent Auditor Bandhan Bank LTD

- Prepare audit reports and synopsis
- Checking of audit compliance for HF.
- Checking from forensic angle, whether ITR is genuine.
- Checking profit and loss/ balance sheet of login file.
- Verifying each and every step of HF/ LAP loan from login to disbursement.
- Verifying DOP of Sanctioning authority has not been violated.
- Verifying Credit Appraisal Memo (CAM) of each case.
- Verifying Legal & Technical reports of each case.
- Verifying KYC as per RBI guideline.
- Verifying NPA process & Restructure process.
- Verifying whether all necessary step of process has been followed or not.
- Verifying whether bank reconciliation has been done or not timely.
- Risk based auditing and classified as per risk category.
- Managing Cluster office with 2 branches Audit.
- Conducting internal audit of other branches.

#### Internship

(2 Months)

#### HDFC Bank LTD

- Retail banking –Account opening process, Current account ,NRE,NRO Accounts, CRM, KYC, Re-KYC, RTGS and NEFT etc.
- Wealth management- Mutual fund, SIP, FD, RD and Insurance etc
- Securities – Demat account process, client awareness education and Investment plans etc.
- Operational work – locker maintenance process, Cash teller additional work and internal register maintenance.
- Clearing process of cheque, Cash management service etc.
- Forex exchange work.

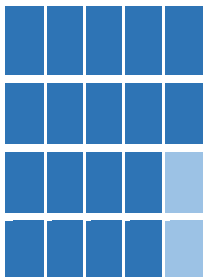
## PERSONAL

ORGANIZATION

TEAM PLAYER

PRO ACTIVE

COMMUNICATION



## EDUCATION

### **Master of Financial Analysis & Control.**

Jai Narain Vyas University, Jodhpur

### **Bachelor of Commerce (Jodhpur University)**

Jai Narain Vyas University, Jodhpur

### **Higher Secondary Education (RBSE)**

AVM Senior Secondary School

### **Secondary School Education (RBSE)**

Alok Public Secondary School

## CERTIFICATIONS & ACHIVEMENTS

- **NISM -**  
Research Analyst Certification.  
Equity Derivatives Certification.
- **LinkedIn Learning -**  
Financial Analyst Certificate.  
Financial Modeling Certificate.
- **IMARTICUS -**  
Micro Certificate in Financial Markets & Asset Classes
- **ZERODHA VARSITY -**  
Fundamental Analysis Certification.  
Stock Market Basics Certification.
- **UNITAR CERTIFICATE -**  
Introduction of Sustainability Finance ( United Nations Approved )
- **TCS ION-**  
Credit Risk Certification  
Risk Management Certification.
- **3<sup>rd</sup> AIR in** Audit Assessment test in bank with Securing 90% .
- **4 Rating** during annual performance.