

# Diksha Tupe

## Credit Appraiser

### Contact

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- Pune, Maharashtra

### Core Competencies

- Financial Assessment , Documentation , Income Stability
- Credit Appraisal Enrichment.
- Risk Assessment , Credit Processing , Collateral evaluation
- Debt - to - Income Ratio
- Industry Assessment , Capital , Revenue
- Linking Covenant For Customer

### Achievements & Technical Skill

- National Level BROWN Medalist In Karate
- Modeling Tool:-MS Visio
- Project Management Tool: Jira
- 3 rd Runner Up In Bharat Ki Khoj Competition Held in IIMP
- All India Boxing Level Player
- Tally ERP - Version 9 . 4
- Group Dance Winner In Talent Competition Held In IIMP

### Certifications

- Pro - School Financial Modelling Workshop
- Technical Analysis Workshop
- Udemy 's Microsoft Excel course: Advance Excel Formula and Function.
- Udemy's : Accounting and Financial Statement Analysis.

### Soft Skills

- Communication Skills
- Leadership
- Time management
- Problem solving
- Team Work

### Languages

English, Hindi, Marathi

### Career Objective

Hardworking and Passionate job seeker with strong organizational skill eager to Secure a good platform to learn and grow. Ready to help team achieve company Goals.

### Education

<b>PGDM ( Finance)</b>	<b>2021 - 2023</b>
Indira Institute Of Management PGDM , Pune	CGPA - 6.90
<b>Bachelor Of Science</b>	<b>2018 - 2021</b>
DR. BAMU University , Aurangabad	CGPA - 5.90

### Projects

#### Project : Summer Project

**Project Title: Tax Planning & Financial Planning For Salaried Individual**

**Role: Finance Trainee**

**Company: Sarika S. Chordiya & Company**

**Duration : 45 Days ( 06/2022 - 08/2022 )**

#### Work Experience:

**Role : Credit Appraiser**

**Functional Area : Retail Lending**

**Company Name : HDFC BANK LTD , Jalgaon , Maharashtra**

**Duration : 04/2022 - Till Now**

#### Job Description :

- Assess credit worthiness of the self employed customers.
- Customer interaction vis a vis loan appraisal and loan servicing requirements.
- Meeting customers and doing personal discussion. Suggesting optimal solutions to customers needs.
- Business visit and Verification.
- Collection and verification of documents.
- Recommending the proposal for approval.
- Planning and execution of ways to source new and incremental business.