# Professional Resume of Ghata Shah

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## Career Summary

Finance and credit professional with over 15 years of experience in accounting, auditing, taxation, and credit analysis. Holds a Master's in Commerce, L.L.B., and CA Final Group 1 certification, currently pursuing CPA. Proven expertise in financial reporting, tax compliance, and credit risk evaluation across diverse industries. Skilled at helping businesses remain compliant and financially sound through tailored advisory services.

## Professional Skills

• Financial Reporting  
• Tax Preparation & Planning  
• Credit & Risk Assessment  
• Auditing & Compliance  
• Financial Analysis  
• Business Accounting & Bookkeeping

## Work Experience

**Business Associate – Secured Loan | Tiwari Financial Services | Bengaluru, India | April 2020 – June 2024**

* Assisted clients in obtaining secured loans through detailed financial assessments.
* Led end-to-end loan processing and team operations, achieving funding targets.
* Liaised with banks and NBFCs for credit approvals and disbursement.

**Area Credit Manager | RattanIndia Finance Private Limited | Bengaluru, India | June 2019 – March 2020**

* Conducted credit analysis using financial ratios and risk models.
* Reviewed applications to ensure regulatory compliance and risk mitigation.

**Credit Manager (Multiple Roles) | Various Firms incl. RBL Bank, Shriram Finance, Indiabulls Ventures | Bengaluru, India | 2016 – 2019**

* Managed corporate and SME loan portfolios, analyzed borrower risk, and ensured compliance.
* Assessed financial stability, creditworthiness, and structured credit deals.

**Accountant & Auditor | Various Firms incl. Goyal & Co., POLYKORP, Sunbelt Outsourcing | India | 2006 – 2016**

* Handled full-cycle accounting, internal audits, and statutory compliance for local and U.S.-based clients.
* Prepared financial statements, tax returns, and managed government filings.

## Academic Background & Certifications

* CPA (Pursuing)
* CA Final (Group 1), The Institute of Chartered Accountants of India (2012)
* LL.B., Gujarat University (2002 – 2004)
* M.Com in Accounting, Gujarat University (2004 – 2007)
* B.Com in Accounting, Gujarat University (1999 – 2001)
* Certified QuickBooks ProAdvisor