

Harshita Lodhi

(Chartered Accountant, May 22)

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Profile Summary: Dynamic Credit Manager with expertise in underwriting and financial analysis for supply chain finance. Proven track record in managing TREDS platforms, achieving INR 100 crores in book size within a year, and enhancing process efficiency through tech innovations. Strong background in financial analysis, distribution evaluation, and performance management, complemented by solid auditing and tax preparation experience. Known for analytical rigor, proactive problem-solving, and a keen attention to detail.

🎓 EDUCATIONAL QUALIFICATIONS				
Examination	Month/Year	Board/Institution	Percentage	Remarks
CA Final	May-22	Institute of Chartered Accountants of India (ICAI)	58.12%	District Rank 2 nd (Exemption in 3 Subjects)
CA Intermediate	May-19		67.50%	Exemption in 6 Subjects
CA CPT	Jun-18		78.50%	Passed with Distinction
B.Com.(Hons)	2018-21	Vikram University, Ujjain	81.57%	First Division
Class XII	2018	M.P. Board of Secondary Education	92.60%	Secured Second Rank in Ujjain District
Class X	2016		88.17%	Distinction in 5 subjects

🏢 WORK EXPERIENCE	
Profectus Capital Private Limited (NBFC ND SI), H.O. Mumbai Leading NBFC delivering secured financial solutions to MSMEs, with a revenue of INR 400 crores	Credit Manager -SCF May 23 – Present
• Conducted Credit Underwriting: Executed thorough credit assessments for various working capital financing options, including channel finance, vendor finance, seller finance, invoice discounting, revenue-based funding, merchant cash advances, and short-term loans. • Performed Analysis for Onboarding Anchors: Analyzed financial statements, banking records, and credit metrics for major corporations to qualify them as anchors for working capital finance programs. • Managed TREDS Platforms: Oversaw end-to-end processes on TREDS platforms (Invoicemart, M1xchange, RXIL), including buyer evaluation, onboarding, and performance monitoring. • Achieved Funding Targets: Secured a book size of INR 100 crores across TREDS platforms within the first year of funding activities. • Developed Tech Model: Contributed to creating a tech model to reduce turnaround time (TAT) for processing indent requests on TREDS platforms. • Monitored Loan Performance: Tracked all working capital loans monthly, using customer data to assess financial health and mitigate potential delinquencies. • Streamlined Operations: Implemented technical processes to optimize operations and reduce TAT further.	
Aditya Birla Health Insurance Co. Limited, H.O. Mumbai JV between Aditya Birla and MMI Holdings delivering innovative health insurance solutions	Finance Management Trainee Sep 22 – Mar 23
• Assessed Distribution Channels: Analyzed distribution channels to identify underperformance and root causes, collaborating with relevant departments to implement corrective actions. • Performed Industry Benchmarking: Conducted benchmarking analysis to identify areas for improvement and address competitive gaps. • Managed Performance Meetings: Coordinated and led quarterly internal performance review meetings. • Supervised Employee Welfare: Contributed to the supervisory team focused on Employee Health and Welfare.	
SRAM & Co., Ujjain Leading CA firm with 11 partners and 10 branches	Article Assistant Sep 19 – Sep 22
• Identified Revenue Leakages: Detected and addressed revenue leakages of Rs 5 lakhs within a banking company. • Led Statutory Audits: Directed a team of 5 in conducting a comprehensive statutory audit for a cooperative society bank with net revenue exceeding Rs 150 crores, managing all aspects of the audit process. • Conducted Concurrent Audits: Oversaw concurrent audits for 4 nationalized banks (including SME and Chest Branch) and 2 cooperative society banks, ensuring compliance and accuracy. • Managed Tax Assessment and Appeals: Handled assessment proceedings and tax appeals for over 40 clients, managing Rs 50 lakhs in tax litigation matters. • Executed Tax Audits: Conducted detailed tax audits for various clients and prepared audit reports including Forms 3CA/3CB and 3CD, ensuring compliance with regulatory requirements. • Filed Income Tax Returns: Prepared and filed 100+ income tax returns for clients with total income up to Rs 2 crores, ensuring accurate and timely submissions. • Supported Internal and Revenue Audits: Contributed to the internal audit of a Cooperative Dairy Federation and assisted in revenue audits for banking institutions. • Prepared Financial Statements: Compiled and finalized financial statements and books of accounts for sole proprietorships, partnerships, and private companies with turnovers up to Rs 15 crores, enhancing financial reporting accuracy. • Performed Financial Ratio Analysis: Conducted ratio analysis on financial statements to evaluate financial health.	



EXTRACURRICULAR ACHIEVEMENTS/ ACTIVITIES

- Awarded **Free Education Scholarship** by Board of Directors from class 9th to 12th for being an All Rounder Student from class Nursery till 8th.
- **Organized School Fest** 2018 attended by 800+ students and was recognized for my time management skills and ability to work under pressure.
- Volunteered in various school functions as **School Captain** and **Director Nominee**.



TECHNICAL PROFICIENCY

- Microsoft Office Suite
- Pennant
- Tally ERP
- SAS
- Finacle
- Compu Office
- ScoreMe
- Power BI



INTEREST

- An avid traveler and explorer
- Passionate about reading diverse literary genres
- Managing a **community of over 27k** CAs on WhatsApp



LANGUAGE

- Hindi
- English
- Basic Korean