Aryan Dulal

Nationality: Nepalese **Date of birth:** 12 Oct 1996 **Gender:** Male

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Work: Al Satwa, 25314 Dubai (United Arab Emirates)

ABOUT ME

I am Aryan Dulal from Nepal. I hold a bachelor's degree in business studies. With a background in finance, I've dedicated the past six years to working in the credit department of various banks and financial institutions. I am passionate about contributing to the financial sector and look forward to further professional growth in this field.

WORK EXPERIENCE

Credit Analyst

Central Finance Limited [24 Jun 2019 – 16 Jul 2023]

City: Lalitpur

Country: Nepal

Website: www.centralfinance.com.np

Email address: info@centralfinance.com.np

Name of unit or department: Credit - **Business or sector:** Financial and insurance activities

- Evaluating clients' credit data and financial statements in order to determine the degree of risk involved in lending money to them.
- Preparing reports about the degree of risk in lending money to clients.
- Analyzing client records and using the data to recommend payment plans.
- Conferring with credit associations and references to exchange credit information on clients.
- Evaluating the financial status of clients by producing financial ratios through computer programs.
- Filling out loan applications and including the credit analysis and loan request summaries, then submitting these loan applications to loan committees for their approval.
- Helping supply chain and sales and marketing departments in managing financial orders to help them control credit exposure, make payments on time, and reduce the risk of customer disputes.

Credit Assistant

Hathway Finance Limited [25 Nov 2018 – 24 Jun 2019]

City: Dharan

Country: Nepal

- Evaluating clients' credit data and financial statements in order to determine the degree of risk involved in lending money to them.
- Preparing reports about the degree of risk in lending money to clients.
- Analyzing client records and using the data to recommend payment plans.
- Conferring with credit associations and references to exchange credit information on clients.
- Evaluating the financial status of clients by producing financial ratios through computer programs.

- Filling out loan applications and including the credit analysis and loan request summaries, then submitting these loan applications to loan committees for their approval.
- Helping supply chain and sales and marketing departments in managing financial orders to help them control credit exposure, make payments on time, and reduce the risk of customer disputes.

Bank cashier

Hamro Bikas Bank [13 Nov 2017 – 20 Aug 2018]

City: Nuwakot

Country: Nepal

Website: www.hamrobank.com

Email address: info@hamrobank.com

Name of unit or department: Operation - **Business or sector:** Financial and insurance activities

- Assisting customers with processing transactions, such as deposits, withdrawals, or payments, resolving complaints or account discrepancies, and answering questions.
- Informing customers about bank products and services.
- Tracking, recording, reporting, and storing information related to transactions, bank supplies, and customers, ensuring all information is accurate and complete.
- Maintaining and balancing cash drawers and reconciling discrepancies.
- Packaging cash and rolling coins to be stored in drawers or the bank vault.
- Keeping a clean, organized work area and a professional appearance.
- Handling currency, transactions, and confidential information in a responsible manner.
- Using software to track bank information and generate reports.
- Following all bank financial and security regulations and procedures.

EDUCATION AND TRAINING

Under Graduate (Bachelor Degree)

Nepal Commerce Campus [17 Nov 2015 – 10 Dec 2019]

City: Kathmandu

Country: Nepal

Website: www.ncc.edu.np

Field(s) of study: Finance

Final grade: 63%

Thesis: Fund and Deposit Analysis of Nepalese Bank

Intermediate

Columbus Higher Secondary School [17 Jul 2013 – 10 Nov 2015]

City: Kathmandu

Country: Nepal

Website: www.columbus.edu.np

Field(s) of study: Business, administration and law: *Management and administration , Accounting and taxation , Marketing and advertising , Wholesale and retail sales , Work skills*

Final grade: 2.2

Thesis: N/A

- Account
- Marketing
- Economics
- Hotel Management
- Business Studies
- Communication English

School Leaving Certificate

Famous English Boarding School [13 Apr 2004 – 12 Apr 2013]

City: Kavre

Country: Nepal

Website: www.febs.edu.np

Letter of Appreciation

Sanima Bank Limited [15 Apr 2015 – 27 Apr 2015]

City: Kathmandu

Country: Nepal

Website: www.sanimabank.com

Field(s) of study: General Banking Training

- General Banking Training
- Banking literacy and KYC form
- Fund Collection and lending

Letter of Appreciation

Cambridge Infotech Pvt. Ltd. [23 Jun 2015 – 22 Sep 2015]

City: Kathmandu

Country: Nepal

Field(s) of study: Information and Communication Technologies: *Computer use , Information and communication technologies not elsewhere classified*

- Basic Parts of a Computer
- Buttons and Ports on a Computer
- Inside a Computer
- Understanding Operating Systems
- Office Package

Certificate of Achievement

Institute of Banking & Insurance Studies [9 Dec 2017 – 9 Dec 2017]

City: Kathmandu

Country: Nepal

Website: www.ibi.com.np

Field(s) of study: Signature Verification and Counterfeit Notes

The course is intended to expose participants to modern central bank cash management methods, their changing framework and the requirements of combating counterfeit currency notes & to verify signatures with added feature like Forgery. Counterfeit currency is imitation currency produced without the legal sanction of the government. Anatomy of currency notes, security features, challenges of fake notes and checklist to spot a counterfeit note are major highlights on counterfeit notes whereas signature verification consists of general character vs. individual characters, different writing characteristics, types and characters of forgery with disguised writing and tremor.

Certificate of Achievement

Banking Training Institute [11 Sep 2019 – 12 Sep 2019]

City: Kathmandu

Country: Nepal

Website: www.bti.com.np

Field(s) of study: Effective Debt Recovery

There are several reasons for clients and customers to become delinquent in their accounts. Whether clients fail to pay because of poor health, lost employment, or a poor customer service experience, they can fall behind with payments and prevent you from collecting revenue. In fact, billions of dollars are owed to governments, healthcare providers, utility companies, credit cards companies, and businesses of all sizes each year.

Certificate of Achievement

Central Finance Limited [2 May 2022 – 2 May 2022]

City: Lalitpur

Country: Nepal

Website: www.centralfinance.com.np

Field(s) of study: Comprehensive Credit Management

With the rapid expansion of capacity and networks, Nepalese banks have been facing serious shortage of skilled manpower in all functional areas and more so in credit. As credit risk is by far the most dominant factor in bank failures, the importance of proper Credit Risk Management System in a bank can hardly be exaggerated. And, good credit risk management always begins with making good loans. The course on 'Comprehensive Commercial Lending' has been designed to make the Relationship Managers, Senior Relationship Managers, Branch Managers, Risk Officers/Managers and any other interested employees learn the skills of making good commercial loans.

Certificate of Achievement

JACOB'S CREEK'S WINES [5 Feb 2023 – 5 Feb 2023]

City: Kathmandu

Country: Nepal

Website: www.jacobscreek.com/

Certificate of Achievement

Axiom Nepal Pvt. Ltd [29 Apr 2022 – 29 Apr 2022]

City: Kathmandu

Country: Nepal

Website: www.axiomnepal.com

Field(s) of study: Effective Loan Documentation with Specific Reference to Civil Code

One of the most critical things that a lender can do to protect itself is to properly document the loan. Depending on how simple or complicated the loan transaction is, the documentation may also be simple or complex, but its purpose is to ensure that the details of the transaction are clear and to secure the lender. Many disputes can be avoided in advance simply by making sure that all parties to a deal are clear on what the agreed-upon terms are, and that these are reflected in written documentation. It's harder to fight about a specific issue if everyone agreed in advance on how that issue would work and signed their names to a document laying it out.

Caregiver Support Service Training - Preventing the spread of infection

Alison [10 Jan 2024 – 10 Jan 2024]

Anger Management and Conflict Resolution

Alison [10 Jan 2024 – 10 Jan 2024]

Costumer Service Skill

Alison [11 Jan 2024 – 11 Jan 2024]

Basics of Manual Handling in the Workplace

Alison [11 Jan 2024 – 11 Jan 2024]

LANGUAGE SKILLS

Mother tongue(s): **Nepali**

Other language(s):

English

LISTENING B2 **READING** B2 **WRITING** B1

SPOKEN PRODUCTION B2 **SPOKEN INTERACTION** B2

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

DIGITAL SKILLS

Microsoft Office package: Microsoft Word, Excel, PowerPoint, Access / Social Media including Facebook , WhatsApp and Twitter / Good intercultural communication / risk analysis / Analytical thinking - work and see strategically

DRIVING LICENCE

Driving Licence: A

Driving Licence: B

RECOMMENDATIONS

Founder of Pathsala Nepal Foundation

Name: Tanka Raj Acharya
Phone number: (+977) 9851073466
Email: tankaacharya407@gmail.com

I had the pleasure of teaching Aryan Dulal in his 11th and 12th grades at Columbus Higher Secondary School. From the first day of class, Aryan impressed me with his ability to be articulate about difficult concepts and texts, his sensitivity to the nuances within the literature, and his passion for reading, writing, and creative expression-both in and out of the classroom. Aryan is a talented literary critic and poet, and he has my highest recommendation as a student and writer.

Deputy CEO

Name: Paras Raj Kandel
Phone number: (+977) 9851097586
Email: paras@jbbl.com.np

It is my pleasure to recommend Mr. Dulal for any kind of creative work. I am a Deputy CEO at Jyoti Bikas Bank (former Hamro Bikas Bank), where I've worked with Mr. Dulal for the last four years. As he is a team member, I have seen Aryan's strong work ethic and artistic talents. I know he would be a great fit for the Operational and Credit Department of the Organization.