**CREDIT ANALYST & BANK OPERATIONS PROFESSIONAL**

B.COM, MBA in Finance offering over 6 years of rich experience in Banking domain; core strengths include:

**≈ Credit Management ≈ SME Operations ≈ RISK Management ≈ Retail Banking**

**Targeting senior level assignments in Finance / Accounting / Risk Management with an organization of repute, located preferably in the United Arab Emirates**

**PROFILE SUMMARY**

* A result oriented professional with more than **6 years** of experience in handling customer centric bank credit operations by achieving delivery as well as service quality norms.
* Overall in charge of CREDIT FUNCTION at Bank of Baroda and exposure in RETAIL/SME/LARGE CORPORATE section.
* Proficient in conducting **risk analysis** and scrutinizing relevant documents before sanctioning / disbursing Fund based and Non fund based credits while ensuring compliance with organisational credit policies.
* Resourceful in implementing result-oriented recovery plans to manage delinquency within pre-set norms for achieving organizational objectives and ensuring profitability.
* Exceptionally well organized with a track record that demonstrates self-motivation, creativity, and initiative to achieve both personal & company’s SLAs & work processes.

**WORK EXPERIENCE**

**Since July’10: Bank of Baroda, Bangalore**

**Joined as Credit Specialist Officer**

**July’10 – Dec ’15 - Credit Specialist Officer:**

* Handling activities regarding risk appraisal in order to assess borrower’s financial credibility; investigating as well as analysing credit history of borrower/borrowers; assessing income details provided by the borrower.
* Collecting additional information for KYC compliance and analysing asset liability position of the borrower in individual capacity; conducting a thorough study of the financials being audited and projected.
* Analysing discrepancies as well as seeking affirmative and satisfactory clarification; devising Ratio Analysis in accordance with the set standards; setting limit eligibility on the basis of logic & guidelines; conducting review, recovery, preparing Monthly monitoring reports , Preparing quarterly information reports
* Developing CMA excel as per bank format; analysing balance sheets & related financial statements thoroughly by segregating items in accordance with liabilities and assets to ascertain as well as justify the facilities proposed by the borrower.
* Conducting Pre-sanction inspection in order to satisfy claims made by borrower like verifying collateral being offered, inventory levels, upkeep of machines etc.

**ROLES & RESPONSIBILITIES**

**KYC COMPLIANCE:**

* Collection of documents, additional information from the customer/ borrower and getting the documents duly vetted.
* Ascertaining necessary approvals, licenses, permissions are available.
* Carry out credit rating, obtain CIBIL/CRISIL report.
* Conducting pre-sanction survey of the borrower and his assets.
* Scrutiny of applications & obtaining documents via-'is check list provided and examine eligibility for financing.

**CREDIT APPRAISAL**

* Retail Credit - Proposal preparation (Home Loan, Auto & Overdraft).
* Appraising credit proposals for SME and Commercial & Institutional Segment.
* Client Appraisal – Initial scrutiny - Understanding need and requirement of client.
* Corresponding with clients/CA regarding figures and satisfying upon reported figures.
* Conducting Credit Rating in CRISIL Model and preparing review proposals.

**CREDIT DOCUMENTATION**

* Handling credit documentation for Retail, SME and Wholesale Banking clients.
* Ensuring document compliance with sanction terms.
* Scrutinizing legal opinion for compliance and mortgage registration.
* Rectifying shortcomings pointed out in vetting reports.
* Ensuring charge registration for Company Account’s.

**DISBURSEMENT**

* Ensuring pre disbursement adherence to terms and conditions of sanction.
* Pre-disbursement inspection.
* Credit disbursement post satisfaction of T&C.
* Monitoring end-use and diversion of funds.
* Resolving client queries regarding repayment schedule, interest rate, amortization schedule etc.

**BANKING OPERATIONS**

* Worked in multiple departments like Savings Bank Account, Current & Term Deposits on the FINACLE platform.

**NPA MANAGEMENT**

* Monitoring advance accounts for timely repayment.
* Detection of early warning signals of delinquency.
* Account classification.
* Effecting rescheduling, re-phasements and restructuring of accounts.
* Handling recovery measures.
* SARFAESI - The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act.

**RISK MANAGEMENT**

* Sending monthly reports like Review, Excess, MMR for advance accounts above INR 10 million etc.
* Monitoring excess, adhoc, slippage in running accounts.
* Ensuring rectification of deficiency pointed out by Concurrent Auditor, Credit Audit, Inspector and RBI Audit.
* Adhering to reporting and rectification norms in view of RBIA Audit rules as prescribed by Reserve Bank of India to achieve BASEL III compliance

**ACCOMPLISHMENTS**

* Successfully handled credit proposals from 30 million – 150 million INR for High end customers such as Nitesh Estates, Brigade Group etc.
* Effectively worked upon ‘Pro Track’ & ‘LAPS’ - Internal banking tool to keep a tab on TAT (Turnaround Time).
* Received an appraisal score of 90 in my EPR (Employee performance Review) in the last FY in the bank which is considered to be outstanding.

**EDUCATION**

* Master’s in Business Administration specializing in Finance from Justice K.S. Hedge Institute of Management, NITTE, Mangalore, with 85% with Distinction in 2010.
* Bachelor of Commerce from St. Aloysius College, Mangalore, with Distinction in 2008.

**IT PROFICIENCY**

* MS Excel, MS Word & MS PowerPoint
* FINACLE Software

**PERSONAL DETAILS**

Date of Birth: 28th June 1987

Gender: Female

Nationality: Indian

Marital Status: Married

Languages Known: English, Hindi

**First Name of Application CV No:** **1695966**

Whatsapp Mobile: +971504753686

