

GNANA SEKAR M

Specialist- Credit Analysis

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SUMMARY

I am a senior-level finance professional with over 15 years of experience in the banking industry, specializing in credit analysis and risk management. I have a proven track record in driving revenue growth and improving operational efficiency. My skills extend to customer relationship management and business development, contributing to sustained growth and profitability in my current role at DBS Bank India Ltd. My leadership abilities have facilitated the successful setup of new branches and the retention of high-value clients.

PERSONALITY & STRENGTHS

- Analytical and detail-oriented with a strong problem-solving mindset.
- Proactive leader with the ability to drive operational efficiency.
- Strong interpersonal and relationship-building skills.
- Adaptable to dynamic work environments with a continuous learning attitude.
- High ethical standards and integrity in financial decision-making.

FUNCTIONAL AREAS

- Credit analysis & Risk Management
- Branch Operations Management
- Customer Relationship Management
- Business Development
- Leadership & Team Management
- Process Improvement & SLA Management
- Audit & Compliance
- Revenue Growth & Profitability

TECHNICAL SKILLS

- Microsoft Word** - Skilled in styles, templates, advanced editing (track changes), mail merge, and macros for document automation.
- Advanced Excel** - Proficient in advanced formulas, pivot tables, Power Query, VBA macros, and what-if analysis for data modelling and automation.
- Power BI** - Expertise in data modelling, interactive dashboards, DAX, row-level security, and publishing reports for team collaboration.
- SQL** - Proficient in writing queries for data extraction, manipulation, and analysis to support credit monitoring and reporting.
- PL/SQL** - Knowledgeable in creating stored procedures and functions for managing banking data and improving database efficiency.

WORK EXPERIENCE

DBS Bank India Pvt Ltd *

- Specialist, Credit Analysis** Apr'2022 – May'2023
 - Performed comprehensive credit analysis for 90+ corporate clients to assess their creditworthiness and financial stability
 - Involved in preparing detailed credit reports, including financial statements analysis, cash flow projections, and risk assessment for lending decisions
 - Collaborated efficiently with Relationship Managers and other stakeholders to gather relevant information for credit evaluation
 - Managed the credit portfolio and monitoring the credit quality of existing 90+ clients of 10 branches to identify potential risks and recommend appropriate actions
 - Assessed credit risks for 40+ new credit proposals and providing insights on mitigating potential risks
 - Proactively involved in identifying opportunities for process improvements and implementing credit analysis enhancements to streamline workflows
- Branch Manager, Ambur Branch** Apr'2017 – Apr'2022
 - Spearheaded the setup of 2 ATM sites and 1 CDM site to enhance customer service.
 - Stabilized the declining portfolio and onboarded several NTB (New-to-Bank) customers, driving growth for the branch.
 - Elevated the branch inspection rating from C to A+ within 12 months through strategic improvements and operational excellence.
 - Recovered and closed 6 longstanding NPA accounts (Worth 3+ Crores) within 1.6 years, driving effective recovery and strengthening the portfolio.
 - Earned Star Performer recognition in the TPP contest by successfully canvassing an insurance policy with a premium of 5 Lakhs.

- **Branch Manager, Venjuvancheri Branch** **Aug'2015 – Apr'2017**
 - Led several promotional campaigns, including auto advertisements, resulting in an increased market share in local areas.
 - Grew the new branch portfolio to 5 Crores within 12 months.
 - Launched CCOD loans, mortgage loans, and commercial vehicle loans of total worth Rs 1 Crore within 3 months of the new branch opening.
 - Demonstrated strong influencing and negotiating skills, resulting in the successful opening of an international school account and the salary accounts for a division of Renault Nissan Company Ltd.
- **Assistant Manager, Kancheepuram Branch** **Sep'2011 – Aug'2015**
 - Played a key role in onboarding 2 HNI borrowers and facilitating the disbursement of an INR 5 Crore overdraft facility.
 - Developed 2 MS Excel macro-based projects for Jewel Loan disbursement and cash management at the bank branch.
 - Managed the branch's credit portfolio, ensuring the timely renewal of overdraft facilities.
 - Successfully secured approval for several fresh OD facilities with a one-time submission.
- **Clerk, T. Nagar, Chennai Branch** **Dec'2009 – Aug'2011**
 - Played a key role in onboarding 2 HNI borrowers and facilitating the disbursement of an INR 5 Crore overdraft facility.
 - Created MS Excel project for Payroll Management and successfully implemented the same at our bank branch

IBS Software Services Pvt Ltd

- **Software Engineer, Cochin** **Sep'2007 – Apr'2009**
 - Worked as a Java Developer in “iLogistics” project.
 - Displayed excellent proficiency during my SQL and PL/SQL training sessions.

* **Note:** Lakshmi Vilas Bank was merged with DBS Bank India Ltd in November 2020.

CERTIFICATIONS

- Customer Service & Banking Codes and Standards
- Certificate Course in Digital Banking
- Certified Associate of IIBF (C.A.I.I.B)
- Anti-money Laundering & Know your Customer (IIBF)
- Prevention of Cyber Crime and Fraud Management (IIBF)
- Junior Associate of IIBF (J.A.I.I.B)

EDUCATION

- **Master of Business Administration (Financial Management Services) – Distance Education** **Jan'2010 – Feb'2012**
 - Anna University, Chennai [First Class]
- **Bachelor of Engineering (Electronics & Instrumentation Engineering)** **Apr'2003 – Apr'2007**
 - Mahendra Engineering College, Namakkal [First Class with Distinction]
 - Anna University, Chennai
 - Served as Student Representative Head for 6 Semesters.