

CURRICULUM VITAE

ABINESH S
abinesh826@gmail.com

15 Jawahar Nagar,
MMC colony,
Avaniyapuram.
Madurai-625012.

91-8883343400(M)

Career Objective:

To secure a challenging position where I can effectively contribute my skills in the management.

Educational Qualifications:

Examination	Discipline/ Specialization	School/college	Board/ University	Year of Passing	%
PG Diploma	Investment Banking	Imarticus	Imarticus	2022	80
PGDBO	Banking and Finance	Institute of Finance, Banking & Insurance	IFBI	2016	92%
M.Sc	Physics	Karunya University	Karunya University	2015	75%
B.Sc	Physics	Mannar Thirumalai Naicker College	Madurai kamaraj University	2013	60%
H.S.C	Science	Zion good Shepherd	H.S.C.	2009	63%
S.S.L.C	S.S.L.C	Rajan matric hr school	Matric	2007	60%

WORK EXPERIENCE:

ICICI BANK: (Sep 2016 - Feb 2020)
(Senior Officer)

- Branch Operations and branch day-to-day operations.
- Responsible for working on applications like FINACLE.
- Working on Sales CRM, Task assignment.
- Having good communication with NRI clients.
- Monthly reports and weekly reports to branch head and regional head.
- Working for branch profitability and generate revenue based on the products.
- Enhancing portfolio of HNI and wealth management customer

- Having a good knowledge of asset products and liabilities
- Regular follow up with CASA, FD, JL target orientated month end commitment
- Team handling experience, Portfolio management.
- Cross selling of business products to customers like life insurance
- Cross selling of Mutual fund products to customers, Having passionate about MF products.
- Acquisition of NTB and ETB Customers.
- Agri loan schemes and subsidy loan products.
- Ensuring minimum customer compliance and escalation matrix.
- Best performance, region topper in BEST OF BEST content and got a award from M S Dhoni
- Responsible for analysis of policy guidelines to Individuals / Enterprises within the location.

CITY UNION BANK (Mar 2020 – Dec2023)
(Senior Associate)

- Preparation of Credit Proposal Note and Credit Recommendation.
- Experience Credit Underwriting for Business loan, term loans, working capital loans and retail loan product like HL,LAP,Mortgage loan
- Having a good knowledge of MSME loan products.
- Apply expertise in the 4 C's of underwriting (Credit, Capacity, Collateral, and Capital).
- Responsible for collateral management, property visit, legal issue.
- Analyzing Customer balance sheet and eligibility for loan processing and CIBIL issues and ratio calculation.
- Having experience with SENP and SEP profile customers.
- Team Handling, Pre-disbursement and post disbursement of Loan processing
- Managing and following up for credit & business commitments to ensure that they are consistent with the bank's business needs and objectives.
- Determining the key credit risks and mitigating factors while evaluating the proposal.
- Conduct detailed analysis of existing business portfolio and recommend changes to contribute to development of business.
- Ensure the successful adoption of internal compliances & regulatory framework across the business.
- Coordinate with internal audit and regulatory audit regarding their various requirements and address their concerns on aspects of credit policies and procedures and their implementation.
- Collaborate with Collections to drive down the net credit loss and delinquency metrics by ensuring that trends on delinquent customers are identified and communicated to the collections team in order to take corrective action through new sourcing.
- Review and approve credit proposals given the discretionary authority and escalate others to those with the appropriate approval authority while ensuring compliance with the bank's credit policy.
- Accurately calculate different types of income for loan underwriting.
- Collaborate effectively with team members and other departments

NEWGEN SOFTWARE TECHNOLOGIES LTD (Jan 2024- Still Working)
(Analyst)

- Functional requirement as per business standard. Backend loan operations.
- Working on credit analysis, credit rating, financial statement analysis,

- Having a good knowledge of corporate credit and well understanding of customer needs.
- Co-Ordinate with different teams and different types of clients and knowledge of Core banking solutions.
- Knowledge of credit scores, customer queries resolving in timely.
- Worked for corporate clients, agency management, vendor management, Field visit, loan processing.
- Worked with MSME, GST portal, Pre-Approved Business loan.
- Worked in banking loan products having knowledge of MSME loan segments in digital lending platforms.

Software Worked:

- Banking software: 1. Finacle 2. TCS BaNcs
- Loan Application: Omnidocs, Omniflow, Omniapp
- Other Application: Advanced Excel, Sales CRM, I-view, Ibps.

Certifications:

- IRDA Certification.
- Credit Certified professional.
- AMFI certification-NISM V A Certification
- AML and KYC Certification

Personal Profile:

Name	: Abinesh S
Father Name	: Suresh Babu G
Sex	: Male
Marital Status	: Married
Nationality	: Indian
Permanent Address	: 15,Jawahar Nagar MMC colony, Avaniyapuram Madurai 625012
Phone No	: +91-8883343400
Date of Birth	: 26-08-1991

Declaration:

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned information.

