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| Sonali Mahajan  B. Ed, MBA, CFA,  NTA UGC NET- 2020- Assistant Professor  Highly Qualified & Successful Corporate Banking Professional turned Educator | | | | | +91-9818619212   * sonali1610@yahoo.com   Linkedin Address: <https://www.linkedin.com/in/sonali-mahajan-bansal-1940b611/> |
| **Core Competenciescore24x24icons**  Commercial & Corporate banking  Financial Analysis  Corporate Banking  Credit  Credit Risk & Credit Ratings  Corporate Trainings  Banking and Risk Faculty |  | **Objective** | | | |
|  | Establish a successful career in the Education Industry effectively utilizing my skills, knowledge and strong expertise acquired during my tenure in the Corporate Banking Industry to contribute holistically in education & training industry that offers professional growth while being resourceful, innovative and flexible. Armed with a decade long corporate experience, aim to make meaningful contribution in the ever dynamic education space, giving a practical viewpoint to the learners and also mentor and coach in the longer run. | | | |
|  | **Profile Overview** | | | |
| **Educational Credentials**   * **NTA UGC NET- 2020**- UGC- Assistant Professor * **CFA (Distance Learning)**- 2011-ICFAI University, Hyderabad * **MBA(Full Time)- Finance & HR**- 2005-Birla Institute of Technology, Mesra   Secured first position in college   * **B. Ed-2003, University of Delhi** - Secured position in top ten * **B. Com Honours- 2002**-Gargi College, University of Delhi   **Soft Skills** |  | * A competent high performing professional with over 15 years of experience across a wide spectrum of Corporate Banking, Credit Appraisal, Risk Assessment and Credit Ratings. * Excellent academic track record with a growth & learning mindset to keep oneself relevant & up skilled in the dynamic business environment * Prolific relation builder, a good team player, trainer & a motivator with exemplary communication and presentation skills * Motivated self-starter having the ability to handle multiple assignments within the set deadline in a growing, interactive, fast paced and results driven environment. * Proficient in using audio visual teaching aids & MS Office tools for making learning innovative & enjoyable. * Good researcher and keenness towards igniting the creativity, imagination with a strong work ethic and professionalism | | | |
|  | **Professional Snapshot** | | | |
| July 2021 Onwards  October 2006- June 2021  October 2005- August 2006 | BYJUS Exam Prep (Formerly Gradeup)  Axis Bank Limited Corporate Office  CRISIL Limited (S & P Subsidiary) | | |
| **Professional Certifications** | | | |
| Excellent oratory and presentation skills  Team Management  Creative Thinking  Go-Getter and Solution Oriented  Conscientious and Finisher  **IT Proficiency**knowledge24x24icons  MS Office (Excel & PPTs)  Finacle  Pivot Tables & V-look Up  Cris Infac  CME Prowess  GDSIL Database  Financial Spreads  Internet Rating Tools | * **Certificate in Trade & Finance- 2009- Indian Institute of Banking and Finance** * **CAIIB-2008- Indian Institute of Banking & Finance** * **JAIIB-2007- Indian Institute of Banking & Finance** * **NCFM Certification- 2005- Mutual Fund Advisory Module and Derivatives Core Module** * **Coursera / LinkedIn Online Courses**   (Culture of Continuous learning, Leadership Communication, Conflict Management, Improving Communication Skills, Inspiring & Motivating Individuals, Creating a Team)  **Workshops Attended**   * Financial Analysis for Credit Rating and Credit Risk Assessment at NIBM Campus*,* Pune * CRISIL Trainings on Operational Risk, Corporate Credit Rating, Working Capital and Term Loan, Early Warning Systems * Leadership & Soft Skills Trainings attended as part of Accelerate program in Axis Bank Limited * Six weeks summer training in the Finance division at DHARAMPAL SATYAPAL LIMITED, Sector 2, Noida. * Have worked with BANK OF AMERICA (Corporate Branch) as a trainee with Trade Operations department for a period of two weeks. | | | |
| **Career Progression at**  **Axis Bank Ltd.** | **Career Overview** | | | |
| **Byjus Exam Prep (Formerly Gradeup -Gradestack Learning Pvt Ltd)-July 2021 till date** | | | |
| **October 2016 – June 2021**  ***Assistant Vice President*** – Large Corporate Coverage  **June 2015- September 2016**  **Assistant Vice President** – Risk Management  **July 2010- June 2015**  **Senior Manager**- Risk Management  **July 2008- June 2010**  **Deputy Manager**- Risk Management  **August 2006- June 2008**  **Executive** - Risk Management  **Non- Scholastic Accomplishments** | **Consultant Faculty- CAIIB (Risk Management & Human Resource Management)**  Responsible for curating and teaching for CAIIB examination & specialist officer promotion examination in the subjects of Risk Management & HRM as per the prescribed syllabus through both online & offline medium  Undertook Live classes on the App as well as You Tube  Skilled in integrating relevant technology to support classroom instruction and learning activities  Reviewing and analyzing performance, such as test scores and graduation rates. Provide assistance to banking faculty in designing the curriculum.  Offering innovative and interactive learning solutions | | | |
| **Axis Bank Ltd; October-2016 –June 2021** | | | |
| **Assistant Vice President- Wholesale Coverage Group (Large Corporate)**   * Responsible for assisting clients in entire gamut of financial services encompassing credit assessment, transaction banking, cross sell and credit operations. * Nurturing existing relationships and assisting relationship managers in structuring of deals suited to client’s requirements and bringing down their borrowing costs * Monitoring the existing portfolio for conduct, early warning signals and interest servicing. * Approx 22 relationships with a portfolio of Rs 3000 crores * Monitoring the existing portfolio for conduct, early warning signals and interest servicing. * Carrying out renewals and modifications in sanctions as per client's requirement while adhering to the Turnaround time. Also undertaking client visit to ensure complete understanding of the business and client's requirements.   **Assistant Vice President Risk Department : August 2006- September 2016 (Joined as an Executive in Aug’06)**   * Risk vetting/ Underwriting of SME (Supply Chain Financing) & Agri. proposals of entire North Geography * Confirmation of credit rating of corporate * Highlighting the risks on financial, business management parameters and suggesting risk mitigants to the sanctioning authority. * Undertaking detailed Portfolio Reviews incorporating Asset Quality, trends in ratings, classify the Zonal credit portfolio under Stable/Rating, Watch/Exit category, devising actionable for EWS resolution. | | | |
| * Debut as a blogger on Momspresso in 2020. Won Top Blogger Prize for the month of Aug’2020 and Top Bloggers for 2020 * Won awards in various recitations, calligraphy & drawing competition at school level. * Won the ‘Consolation’ prize at DU’s Annual Rangoli competition in B.Ed. * Hosted/compeered the cultural programs in Axis Bank. |
| **Personal Details** |  | **CRISIL Limited (S &P subsidiary),New Delhi: October 2005-August 2006** | | | |
| DOB- 16th October 1981  Language Proficiency- English, Hindi    B-14/89,Himgiri Apartments, Sector 34, NOIDA |  | **Role: Executive Analyst in Ratings Corporate**   * Assisting the Ratings team in rating the debt issues of corporate. * Risk Assessment of companies for rating their debt instruments Risk assessment includes: Industry Risk, Business Risk, Management Risk & Financial Risk * Assisted in preparation of Rating Note, Rating Rationale to be presented to the Rating Committee. * Analysis of quarterly corporate results and making updates on the same. * Preparation of industry risk presentations based on portfolio of rated companies in the industry Worked on grading of parallel marketing of LPG –Got an ‘Exceeds Requirement’ for the case represented. | | | |