**Sulochana Kale**

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**Senior Level Assignments**

**Credit Appraisal & Administration**

Versatile, high-energy professional, successful in achieving business growth objectives within turnaround & rapid changing environment

Industry Preference: Banking

Location Preference: Mumbai

**Profile Summary (Pls. confirm all points)**

**Over 13 years of experience in:**

-Credit Appraisal - Risk Analysis -Loan Sanction

- Credit Administration - Operations -Delinquency Monitoring

-Customer Service -Statutory Compliance -Team Management

* Presently associated with BNP Paribas, Mumbai as Associate Vice President – Wealth Management
* Expertise in managing the credit appraisals with accuracy of information, reviewing & analysing various risks, and supporting internal customers’ requirements by timely furnishing credit appraisal reports & risk assessment reviews
* Skilled in providing support to the Pan India Wealth Management (WM) Team in identification/initiation structuring of potential credit assets transaction
* Resourceful in implementing policies and processes for credit facilities
* Experience in managing customer service operations for rendering & achieving quality services and providing first line customer support by answering queries & resolving their issues
* An enterprising leader with proven abilities in leading teams towards the achievement of organizational goals and industry best practices

**Work Experience**

**Since Jan’07 BNP Paribas, Mumbai as Associate Vice President – Wealth Management**

**Key Result Areas**

* Providing support to the Pan India Wealth Management (WM) Team in identification/initiation structuring of potential credit assets transaction;
* Understanding the client’s business model and finance requirements in the various product segments
* Performing risk analysis & scrutinising relevant documents prior to assigning limit, in compliance with credit policies of the organisation
* Managing the credit appraisal of all loan proposals as per defined policy guidelines within stipulated time frame
* Supervising approval process of credit facilities being provided to the customers
* Ensuring the maintenance of all legal documentation relating to WM credit book
* Giving end to end assistance to the team over the credit process involving structuring, proposal refinement, taking approvals from Regional Office and Head Office & disbursements
* Overseeing the post approval activities, managing collaterals, conducting inspections and reviewing solvency status
* Administering all internal credit controls for the WM credit assets to ensure effective credit monitoring like interest funding & shortfall regularization
* Building & maintaining healthy business relations with customer, enhancing customer satisfaction matrices by achieving delivery & service quality norms
* Coordinating with Statutory Auditors, RBI Inspectors & Internal Auditors

**Apr’02 to Dec’06: Commenced career with L.W. Kale & Co., Chartered Accountants, Mumbai as Assistant Audit Manager**

**Academic Details**

* CA from ICAI in 2008
* MMS (Finance) from Mumbai Educational Trust’s Institute of Management, Mumbai University in 2004
* B.Com. from Narsee Monjee College, Mumbai University in 2002

**Personal Details**

Date of Birth : 9th December 1981

Languages Known : English, Hindi and Marathi

Address : A1-10-704, Ashoka, Yashodham, Goregaon East, Mumbai- 400063