**PREM ANAND. P**

No.25,Bharathiyar 1st cross street, Srinivasa Nagar, Padi, Chennai – 600050 | 9659558494| [prem14.ind@gmail.com](mailto:prem14.ind@gmail.com)

**BANKING PROFESSIONAL**

*Seeking a position in an organization that provides me ample opportunity to explore & excel while carving out the niche for personal, professional as well as organizational goals*

**SUMMARY OF SKILLS**

1. Dynamic & versatile individualoffering **3 years of experience in managing process risk and audit,** with a natural flair for interaction with people, and high calibre professionalism, **spearheaded as Process Manager with ICICI Bank**
2. Keen understanding of **Agribusiness, Commercial & Consumer loans**, **Banking and Financial products**, **Lending Programs, Regulatory Compliance, Loan Portfolios & Documentation involved, Risk Assessment & Management**, etc.
3. **Highly motivated**, **enthusiastic,** **thorough professional**, **team handling** **&** **meeting timelines** with capabilities of working on own initiative with a systematic approach & a single-minded dedication towards the task at hand.

**WORK EXPERIENCE**

**ICICI BANK LTD. Regional Office, Chennai Nov 2012 – Dec 2015**

**Deputy Manager II**

1. Sound knowledge of Agricultural Financial products, such as KCC, TL for farm equipment’s, financing SHG, Agri Term Loans, Jewel Loan, Warehouse receipt funding etc.
2. Good knowledge in retail products like Personal loan, Credit card, Home Loan.
3. Business Development, Risk assessment, Monitoring Credit process flow, Database maintenance and primary Due diligence was among the major role and responsibility.
4. Credit underwriting, Appraisal
5. Engagement with customers & verification
6. Engagement with Business, Credit & Policy teams to ensure the compliance
7. Analysing, Highlighting & Reporting discrepancies to Senior management
8. Worked in **SAS application** (Statistical Analysis System)
9. Location head for **SOX audit** – (Internal Control Group – Agri)
10. Created **SR** (**Service Request**) path for highlighting different process laps in lending
11. Successfully handled as a **FPR of cross selling of CASA & Assets** project of PAN India Credit and Policy Group.
    1. Routing the leads to the respective business teams
    2. Follow-up with business teams to convert the leads
12. Appointed agencies to carry out customer verification , conducted trainings & reviews to the agencies
13. Efforts towards reduction of overheads, and strict monitoring of cost controls to prevent cost overruns
14. Awards  
    1.”**I made changes”** – Highlighted process lapses & Introduced new process towards organisation objective   
    2.”**Award for project completion**” – Automation of process flow ,to reduce manpower intervention and TAT

**EDUCATION**

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| --- | --- | --- | --- |
| **2012** | **PG Diploma in Banking** | Manipal University, Bangalore | **CGPA 7.80** |
| **2010** | **B.E(Electronics & Communications)** | Sri Ramakrishna Institute of Technology, Coimbatore | **69.00%** |
| 2006 | Class XII | Bharathi Kalvi Nilayam Higher Secondary School | 88.00 % |
| 2004 | Class X | Bharathi Kalvi Nilayam Higher Secondary School | 95.00% |

**CO-CURRICULAS**

1. Completion of certified exams in NSDL, NISM
2. Active participant of inter collegiate sports events, leadership roles in organising of events, sports programme leader, and represented university in intercollegiate Chess tournaments

**PERSONAL INFORMATION**

Full Name : P.Prem Anand  
Father Name : P.Ponnusamy  
Date of birth : 14-Nov-1988  
Marital status : Single  
Languages known : Tamil, English  
Hobbies : Painting, Playing chess, cricket, volley ball  
Permanent address : 12,Co-operative colony, Rayapalayam pudur, Chithode, Erode - 638102

I assure that the information furnished above are true, complete & correct to the best of my knowledge.

Place: Chennai Yours faithfully,

Date :

(P.PREM ANAND)