**AYUSHMAN PRABHAKAR**

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**Mobile: +917709317610**

To work in an organization where I can apply my experience, enhance my skills, which would help me to become an asset to a growth oriented organization and a leading professional in the industry.

**SUMMARY**

* Appraisal and presentation of credit proposal, documentation and disbursement of funds, monitoring of advances and managing credit operations.
* Quick learner and energetic having a keen aptitude for learning and applying new knowledge resourcefully.
* Comprehensive knowledge base in banking and notable soft skills nurtured during academic projects and on the job experience.
* Positive attitude that promotes team work within the organization.

**WORK EXPERIENCE**

* Worked in ICICI bank as a credit manager: May’12- Oct’15(3.5 years).

**HIGHLIGHTS:**

* Assessing needs of clients and accordingly charting out viable finance portfolio after evaluating financial, legal and technical aspects.
* Handling high value defaulters for restructuring of stressed financial assistance.
* Screening new projects and conducting feasibility studies to determine the financial viability of new ventures.
* Undertaking risk assessment, managing overall credit and operations risk as well as monitoring mitigates and portfolio risk.
* Providing policy training to credit staff.
* Analyzing the performance of existing client’s loans and products.
* Coordination with FI agency for the smooth flow of processing applications.

**ACHIEVEMENTS**

* Appreciated for setting up new credit hub in Pune in Dec’12.
* **Number of fraud cases caught 10,** having dual pan card and fake documents.
* Proposed ideas to enhance the serviceability, cost cutting and making system more secure.
* Project undertaken as **90 DPD plus** helped the organization to achieve the lowest delinquency in cards industry.
* Appreciated for listing in top 3 managers in fraud cases caught for the month of Sep-Oct,14.
* Appreciated for achieving the cards set up numbers of Gujarat in the month of Jan’15.

**SKILLS**

* Proficient with all internet applications.
* Well versed with MS-Word, Excel.
* People management.
* Leadership skills.

**EDUCATION**

* MBA in Banking & Finance from Sikkim Manipal University in 2014 with CGPA 7.08.
* PGDB from ICICI Manipal Academy in 2012 with CGPA 7.56.
* B.Com(Hons) from St.Xavier’s college in 2010 with 67.5%.
* HSE from Kairali School in 2007 with 61.6%.
* SSE from Saraswati Shishu Vidya Mandir in 2005 with 63%.

**HOBBIES & INTEREST**

* Playing cricket, Volleyball and Chess.

**PERSONAL DETAILS**

**Date of birth:** 22nd August 1988

**Languages known:** English, Hindi

**Address:** Flat No.1004, C wing, Manavsthal heights, Marol, Mumbai.

I hereby declare the details above are correct and true to the best of my knowledge.

**Name:** AYUSHMAN PRABHAKAR

**Place:** Mumbai