



CHIRAG SHAH

SR. AREA CREDIT MANAGER

OBJECTIVE

Seeking regional level position to manage credit & risk in reputed Banks and NBFC

To add value towards achievements of organizational goals & simultaneously grow with the process to become the best in this field using my attitude, experience, knowledge & skills.

ADDRESS

F-204, Saransh Arth,
Opp. Silver Flora, Near Vasna Party Plot,
G. B. Shah College Road,
Vasna, Ahmedabad.
Pin code: 380007

CONTACT

PHONE:
+91-9909916913

EMAIL:
chiragshah190@gmail.com

LINKEDIN:
<https://www.linkedin.com/in/chirag-shah-63017265/>

CAREER SNAPSHOT

A dynamic person offering 16+ years of experience in managing Credit & Risk in various types of products of the Banks and NBFC. Presently, associated with Cholamandalam Investment and finance Company Limited as Senior Area Credit Manager - SME based out at Ahmedabad for handling entire Gujarat Region.

SKILLS

- | | |
|-------------------------|----------------------------------|
| 1. Credit Analysis | 5. ERM and Risk Assessment |
| 2. Innovative Policy | 6. Compliance Management |
| 3. Sector wise analysis | 7. Management Consulting |
| 4. Team Management | 8. Financial planning & analysis |

CURRENT WORK EXPERIENCE

[CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD]
[SR. AREA CREDIT MANAGER] [SINCE MAY-2021 ONWARDS]

- Managing underwriting of cases for Gujarat region & other states of India for working capital loans, supply chain management, machinery and project loans and secured and unsecured business loans for SMEs & MSMEs
- Having sanctioning authority up to Rs. 100 lacs.
- Analyzing the credit proposals from all the aspects considering financial, non-financial and various other factors impacting the market.
- Liaise with clients, externals and internal team and subject experts for risk and credit worthiness of the borrower.
- Experience in digitization / automation of credit process.
- Experience in designing credit score cards for underwriting using alternate data points which is the new gen tech model.
- Responsible for managing a team of branch credit managers and credit analyst.

PERSONAL DETAILS

- DOB: 15TH AUGUST 1984
- Marital Status: Married
- Nationality: Indian

FAMILY DETAILS

Father's Name: Mr. Bipinbhai Shah
Mother's Name: Mrs. Dinaben Shah
Spouse Name: Mrs. Foram Shah

COMPUTER SKILLS

- MS Office – Excellent
- Adobe Suite – Good
- Tally ERP - Good

LANGUAGES

- Gujarati – Native language
- Hindi – Excellent
- English – Excellent

HOBBIES

1. Reading,
2. Travelling,
3. Music,
4. Playing outdoor games

REFERENCE

1. Mr. Akash Sethi – Director & NCM
Northern Arc Capital
Contact: +91-9594943368
2. Mr. Pradeep Bothra – RCM West
Hero Fincorp Limited
Contact: +91-8265062733

PAST WORK EXPERIENCE

[HERO FINCORP LIMITED]

[AREA CREDIT MANAGER] [12/2014 TO 05/2021]

- Authority to sanction cases up to Rs. 75 lacs for the SME Cases under the corporate finance in Hero Fincorp Limited.
- Responsible for credit and risk for SME under Corporate Finance vertical of the organization for Gujarat Region.
- Take care of SME working capital loans, bills discounting for supply chain management, business loan, machinery loan, project loan, corporate term loan against property etc.
- Team Handling of Credit Analyst based out at Ahmedabad.
- Handling credit processing and underwriting for SME customers along with eligibility calculations, PD management, and Credit appraisal note preparation & decisioning.
- Responsible to ensure and adherence to credit policy and defined processes, TAT management and fraud risk management.

[INDUSIND BANK LIMITED]

[DEPUTY MANAGER - BBG] [09/2014 TO 12/2014]

- Responsible for overall credit & risk administration of (North Gujarat)
- Handling products related to working capital which includes fund based and non-fund-based facilities, corporate term loans and term loan against properties.
- Verification and analysis of the financials, banking, loan accounts, personal discussion with customer and handling timely sanctions of the required fund based / non-fund-based facilities.
- Monitoring the existing portfolio which helps in data maintenance and for getting early warning signals.

[DCB BANK LIMITED EARSTWHILE DEVELOPMENT CREDIT BANK]

[ASSISTANT MANAGER] [06/2011 TO 09/2014]

- Responsible for overall credit & risk administration of Ahmedabad.
- Verification and analysis of the financials, banking, loan accounts, personal discussion with customer and handling timely sanctioning of the required fund based / non-fund-based facilities, corporate term loans and term loan against properties.
- Mapping and analyzing the trend of customer's accounts and providing timely & correct feedback to the organization.
- Preparing the various types of MIS which helps in data maintenance and for getting early warning signals.

[KOTAK MAHINDRA BANK LTD – ON ROLLS OF T&M]

[CREDIT & RELATIONSHIP EXECUTIVE] [12/2010 TO 06/2011]

[ICICI BANK LTD – ON ROLLS OF I-PROCESS SERVICES PVT LTD]

[CREDIT EXECUTIVE] [10/2005 TO 12/2010]

EDUCATION

[PGDIFA – PG DIPLOMA IN INVESTMENT AND FINANCIAL ANALYSIS]

[S. D. SCHOOL OF COMMERCE, GUJARAT UNIVERSITY]
[2004-2005, Obtained first class, 61%]

[B.COM – BACHELOR OF COMMERCE]

[SOM-LALIT COLLEGE OF COMMERCE, GUJARAT UNIVERSITY]
[2001- 2004, Obtained first class, 66%]