KRUNAL D SHAH Senior Manager at Indian Bank -M.B.A. (Finance), IIBF - JAIIB, CAIIB, CCP

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Professional Objective:

To work with a reputed and progressive organization where I can apply and enhance my managerial and leadership skills and learn from the immense opportunity on contrary for a dynamic future to chase my dreams that accompanies with company objectives.

Work Experience - Positions, Roles and Responsibilities:

- I. **Indian Bank (PSU)**:
 - 1. Position: Senior Manager Senior Credit Analyst Ticket size up to Rs. 25.00 Cr Location Coimbatore, Tamil Nadu (Aug 2021-Present)

Role: Appraising, Underwriting and Monitoring MSME & Corporate Credit Proposals.

- ✓ <u>Iob Description:</u>
 - 1. Responsible for end to end of credit i.e. Credit Risk Assessment, Due Diligence, Appraising, Underwriting of Credit Proposal, Presentation to committee, Sanctioning, Documentation, Post Disbursement Compliance, Monitoring and semiannual/annual review of loans sanctioned.
 - 2. Internal Rating of Existing and New Proposals
 - 3. Preparing Feedback, CRM Reports and attending EWS to maintain better health of credit portfolio.
- 2. Position: Manager Credit Relationship Manager- Ticket size above Rs. 1.00 Cr (Credit Analyst), Forex Officer Location Nadiad Gujarat (June 2018-July 2021)

Role: Appraising MSME Credit Proposals, Monitoring & In charge of Forex operations.

- **✓ Job Description:**
 - 1. Canvassing MSME Credit portfolio from existing as well as prospects, Appraising proposal, Sanctioning, Documentation, Monitoring and follow up.
 - 2. Responsible for end-to-end processing of files under the portfolio of Relationship Manager.
 - 3. Preparation of Executive Summaries and Credit Assessment memorandum after approval of in-principal clearance.
 - 4. Post sanctions compliance and monitoring of advances.
 - 5. Foreign Exchange transactions within compliance of RBI as well as FEMA Guidelines.
- 3. Position: Assistant Manager Assistant Branch Manager, Credit Manager Ticket size up to Rs. 1.00 Cr), Location Surat, Rajkot, Ahmedabad Gujarat (Sept 2014-May 2018)

Role: In charge of Branch operation, Processing of Retail and MSME credit proposals.

- ✓ <u>Iob Description:</u>
 - 1. Responsible for day to day branch operations, preparing reports and assisting to branch manager.
 - 2. Processing of Retail and MSME Credit proposals from existing as well as prospects, Appraising proposal, Sanctioning, Documentation, Monitoring and follow up.
 - 3. Analysis of financial statements and interpretation of various financial ratios.
 - 4. Assessment of fund and non fund based working capital and term loan advances.

4. Position: Clerk, Location - Surat (Sept 2013 - Aug 2014)

Role: Clerical duties. Front Desk Work.

- ✓ <u>Iob Description:</u>
 - 1. Basic Loan related work
 - 2. Other Clerical duties.

II. ICICI Bank:

1. Position: Officer - Front Desk Officer - Location - Chala-Vapi - Gujarat (May 2013-Aug 2013)

Role: Front Desk Officer in asset branch.

- **✓ Iob Description:**
 - 1. Responsible for solution to Assets related quarries and customer requests.

Education Qualification:

Stream	Institute/ University	Year	Percentage	Class/Grade
S.S.C	G.S.E.B.	2005	70	FIRST
H.S.C.	G.H.S.E.B.	2007	73	FIRST
B.COM	T.J.PATEL-GUJARAT UNIVERSITY	2010	70	FIRST
M.B.A. (Fin)	NICM (SJPI) - GUJARAT TECHNOLOGICAL UNIVERSITY	2012	8.03 CPI	FIRST

Other Qualification:

- 1. Certification Course of FOREX
- 2. IIBF Certified JAIIB, CAIIB, Certified Credit Professional

Skill & Core Competency:

Interpersonal Communication, Leadership, Team Building, Problem Solving, Experienced In Managing Projects, Analytical, Teamwork, Decision Making, ability to think differently in order to solve problems.

Personal Information:

Date of Birth	:	11th January 1990	Nationality	:	Indian
Gender	:	Male	Language Known	:	English, Hindi, Gujarati
Marital Status	:	Married	Interests	:	Sports, Travelling, Reading

Technical Skills:

Software's known	Bancs, LAPS, LLMS
General	Latest version of Windows (OS), MS Office, Internet and other applications

Declaration:

I consider myself familiar and sound with financial aspects; I hereby declare that the information furnished above is true to the best of my knowledge.

Krunal D Shah