

SAHIL POPLI

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CAREER OBJECTIVE:

To make a positive contribution as a part of dynamic and well reputed organization in a position where my management and communication skills will be appreciated and enhanced for mutual profit and growth.

EDUCATION:

Qualification	Degree	Year	College	Board/University	Score
Post - Graduation	MBA (Finance + Marketing)	2016-2018	BVIMR	Bharati Vidyapeeth University	9.42 CGPA
Graduation	Bsc Maths (H)	2013-2016	SGND Khalsa College	University of Delhi	76%
XII	HSC	2013	Lovely Public School	CBSE	86.2%
X	SSC	2011	Lovely Public School	CBSE	87.4%

WORK EXPERIENCE:

Company: Ernst & Young LLP

Work Period: Oct 2020- Present

Position: Analyst

Department: Credit Analysis Unit

Project: HSBC Gage & HSBC Latitude

Main Duties Performed:

- Hands on Experience working for corporate loans and undertake corporate credit analysis like Credit appraisals, Credit Risk Ratings & generating credit officers reports.
- Worked on Moody's Risk Analyst tools for financial spreading including Middle Market and Global Market corporates for request received and discussion with onshore and offshore counterpart teams.
- Conducted Financial analysis through financial modelling, Performa analysis and Ratios analysis for corporates for interim and annual financials involving the basics of reporting standards such as IFRS, US GAP, UK Reporting Standards.
- Analysis of the financials and calculating the cashflows and liquidity to determine the eligibility of the corporate for the aforesaid loans using the conservative approach.
- Worked on Wren application for generating Credit Risk Ratings basis the Qualitative and Quantitative approach involving review of methodology of the calculation of PD, LGD & EAD.
- Working on the CARM application that is credit application management system for the lending process by HSBC Bank for Loans and Guarantee to corporates, CLMT application to receive the requests for analysis and TRACS application to keep track of all request processed on real time basis.
- Coordinate with the Operations, Policy team and Regulations team across the global boundaries and audit team as per the guidelines.

Company: ICICI Bank Ltd.

Work Period: May 2018- July 2020

Position: Credit Manager

Department: Personal Loan and Business Instalment Loans

Main Duties Performed:

- Underwriting of the unsecured loans including PL and BIL so as to avoid frauds and create the better quality portfolio of the loans in the region with least delinquency.
- Analysis of the Audited and Unaudited Financials including Balance sheet and P&L Account to foresee the current obligations and thereby, identify the credibility of the applicant for the loans.
- Review customer individual and commercial Cibil and understand reasons for default through PD.
- Coordinating with the Operations, Policy and Hindsighting team in order to identify gaps and reduce errors to build quality portfolio in the assigned territory.
- Monitoring of the Non-starters over payments and thereby interact with DSMG and sales team for Proper feedback and categorising location for sourcing.
- Channel risk management over identifying good and bad sourcing channels.
- Managing the Credit Hub individually including a team of CPA from Login to CAM to FOIR to Sanction Pitch to Final Disbursement of the Loan within a defined TAT including verification of KYC with adherence to policy and audit compliance, accordingly train sales team.
- Cross-selling of Credit Cards & FD and upselling of the balance transfer of existing loans and other bank services besides the loan sanction process.

INTERNSHIP:

Company: Sharekhan Ltd.

Work Period: May 2017- June 2017

Position: Intern

Department: Finance

Main Duties Performed: My job for 2 months of training primarily revolved around the following tasks.

- Stock market analysis including equity, debentures, derivatives, mutual funds.
- Graph reading and undertaking trend analysis.
- Analysing primary market about raising funds from public through means of IPO's and FPO's.
- Analysing secondary market about how the stock prices change with the external factors.
- Prepared summer internship report on "consumer perception towards stock Market, Precious metals and Cryptocurrency".

VIRTUAL CERTIFICATIONS:

- Accounting Fundamentals from Corporate Finance Institute
- Fundamentals of Credit from Corporate Finance Institute

ACADEMIC ACHIEVEMENTS AND AWARDS:

- Undertaken primary research project and analysis using SPSS tool in college on topic "How Ola and Uber has made an impact and changed life of drivers and customers as compared to traditional cabs" as a part of MBA curriculum.
- Recognised amongst the Top performers in college during exams.
- Won first prize in Kho-Kho at Zonal Level in School.
- Participated in National Maths Olympiad contest in School.

EXTRACURRICULAR ACTIVITIES:

- Volunteer of NGO "Umeed" which helps in teaching students of Slum areas.
- Attended an event "Tedx" for motivation and positive attitude
- Core coordinator in various events in college like Ozone day, Republic Day.
- Active member of the Placement committee of college.

ATTRIBUTES:

- Well versed with MS Excel, Office, Powerpoint and SPSS.
- Strong planning, coordinating and problem solving abilities
- Ability to work under pressure in fast paced, time sensitive environment.

DECLARATION:

I hereby declare that the above-mentioned information is true and correct to the best of my knowledge and belief.

Place: New Delhi

SAHIL POPLI