

SYED BAQAR RAZA

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Core Competencies

Credit Operations & Administration

Credit Analysis & Underwriting

Credit Risk Management

Business Development

Resource Optimization

Requirement Gathering

Client Relationship Management

Trade Finance

Team Building & Leadership

Profile Summary

- ⚙ Offering **nearly 2 decades** of credible success & rich experience in Credit Administration, Operations and Risk Management including Retail Banking experience. Presently working as a Credit Delivery Head in the cadre of Dy Vice President in Axis Bank, managing both Large Corporate and SME clients for the entire Eastern India.
- ⚙ A Team Builder & Motivator with track record of working with internal and external stakeholders in identifying key risk factors and developing credit programs covering selection criteria with suggested mitigants.
- ⚙ Proficient in conceptualizing and implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of products / services.
- ⚙ Expertise in managing various lending operations through the entire life cycle, including Underwriting, Credit Operations, Credit Administration, Client servicing, Credit Risk, Compliance and monitoring of accounts.
- ⚙ Managed assets worth INR 100 Billion with exposure in trade finance, including Issuance of Bank Guarantees, Letter of Credit and Bills Discounting with a strong focus on customer services.
- ⚙ Wealth of expertise entails establishing the Corporate Banking Operations Dept. at Jamshedpur and Corporate Credit Management Centre at Kolkata.

Career Timeline



Academic Profile

- Masters in Management from Asian Institute of Management- Washington SyCip Graduate School of Business, Manila, Philippines in 2010
- MBA (Finance) from FMS, Aligarh Muslim University in 1997 with 1st Division
- B.Com. from Rohilkhand University, Bareilly, India in 1994 with first division
- CAIIB First Class in first attempt with elective in Risk Management

Work Experience



Growth Path / Deputations:

Mar'02 – May'05

Jun'05 – May'07

May'07 – May'09

On sabbatical for 1 year Program on Strategy & Leadership

Jun'10 – Jun'15

Jul'15 – till date

Since Mar'02 with Axis Bank Ltd.

Dy. Manager, Kolkata

Manager (Corporate Banking Operations Head–Jamshedpur)

Assistant Vice President & Branch Head, Bokaro

Asst. Vice President, Kolkata

Dy. Vice President, Kolkata



Key Result Areas:

As Dy. Vice President (Head-Credit Delivery since June 2015) at Kolkata:

- Spearheading post-sanction credit functions related to Large Corporate, Mid Corporate, Corp. Agri and SME clients in the entire eastern geography
- Mentoring & monitoring a team of 22 Service RMs and 5 Credit Delivery Officials; managing pre-disbursement aspects including documentation, compliances and post-disbursement stipulations in order to maintain quality credit portfolio in terms of SLA
- Maintaining TAT and ensuring excellent services post-disbursement to all Corporate and SME clients including operational aspects related to trade finance
- Streamlining operational & support functions including management of vendors like Advocates, Valuers, Chartered Engineers and CA firms
- Regular Credit Portfolio Monitoring and collateral management/monitoring and checking for fraud and delinquencies and ensuring improvement in processes
- Analyzing & mitigating various types of credit and operational risks in coordination with varied stakeholders
- Ensuring compliance with the credit policies and laid down procedures for operational and functional control
- Recruiting, hiring, training and developing staff for credit functions
- Managing compliance of Credit Audit, Concurrent Audit, Revenue and Sox Audit

As Asst. Vice President (2010 to 2015 at Kolkata):

Credit Administration and Operations

- Management of 10 Mini Corporate Credit Management Centres in Eastern India with key responsibilities in Credit Administration, Operations, Risk and compliance
- Led a team of 20 seasoned credit professionals managing post-sanction requirements of Corporate and SME clients
- Managed assets worth Rupees 70 billion with responsibilities of trade finance also

Retail Banking

- Headed a medium size branch of Axis Bank having business volumes of more than one billion rupees with key focus on business growth by ensuring optimal utilization of available resources
- Developed and maintained healthy business relations with high net-worth, Corporate and Government clients
- Conducted System and Procedure Audit of newly opened branches, recruited staff for the branch, also acted as member of the committee for opening of new branches
- Streamlined customer centric banking operations to achieve maximum customer satisfaction

As Manager (2005 to 2007 at Jamshedpur):

- Engaged in sourcing, appraisal, disbursement and follow-up of SME loans
- Liaised & coordinated with Corporate & SME clients for gathering requirements and suggesting suitable services/solutions for their working capital requirements, term loan and non-fund based facilities
- Ensured adherence to pre & post-disbursement compliances and monitored documentation, inspection, drawing power, security creation, insurance of assets, FFR scrutiny, consortium meetings and analysis of audited financials including follow-up for recovery

Significant Accomplishments: (Across the Tenure)

- ⚙️ Spearheaded branch operations which was rated as AAA during Internal Audit & Compliance
- ⚙️ Single-handedly set up the Corporate Banking Operations Dept. at Jamshedpur and Corporate Credit Management Centre at Kolkata
- ⚙️ Acquired clients like SAIL, TATA, L&T and HSCL
- ⚙️ Pivotal in enhancing the process flow of the PMRY (PMEGP) loans at CBO Jamshedpur
- ⚙️ Recognized by Axis Bank's DMD for reducing TAT in Credit Delivery
- ⚙️ Recognized by Axis Bank's WBO Head for excellence in Credit Administration and Operations

Initial Experience

**Feb'98 – Feb'02 with Bombay Mercantile Bank Ltd., Patna, Jaipur and Kolkata as
Credit / Probationary Officer**



Projects / Trainings

- ⚙️ Management Research on Microfinance at Asian Institute of Management, Manila
- ⚙️ Presented paper on 'Banking Industry in Philippines' during Industry Week at Asian Institute of Management, Manila
- ⚙️ Walkabout Project on 'Islam and Christianity' at Asian Institute of Management, Manila
- ⚙️ Training on Credit Management and Branch Banking Operations
- ⚙️ Summer Training during MBA at Prudential Capital Markets Ltd. Undertook Project Appraisal for Expansion-cum-Diversification Scheme for a Metal Company



Bombay Mercantile
Co-operative Bank Limited
(Scheduled Bank)

Personal Details

Date of Birth: 8th June 1974

Languages Known: English, Hindi, Bengali and Arabic

Present Address: 2nd Floor, 172/19, A.J.C. Bose Road, Behind Hotel Circular, Kolkata-14

Permanent Address: S/o Shamim Asgar, H. No. 546/227, Sarfrazganj, Near Era Medical College, Hardoi Road, Chowk, Lucknow – 226003