

ANIS



CONTACT

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EDUCATION

June 2018
M.B.A: Finance
Gnanam School of Business, India

May 2016
B.com: CA
St.Joseph's college, India

CERTIFICATIONS

Attended a one day Innovation Summit
Attended banking revolution2.0
Attended conference on credit training and risk mitigation

LANGUAGES

- English
- Tamil
- Malayalam

CORE COMPETENCIES

- Accounting skills
- Analytical skill
- Risk Assessment & Analysis
- Problem solving aptitude
- Ability to multitask
- Negotiation
- Presentation skill

SOFTWARES

SPSS
SAP
TORA
MS (word, excel, powerpoint)

PROFESSIONAL SUMMARY

Dedicated banking professional with good experience and exposures at banking. Providing excellent customer service and high quality financial offerings to customers.

WORK HISTORY

November 2019 - December 2021

Credit Analyst, CITY UNION BANK, India

- Perform credit reviews to assess financial conditions
- Regularly reviewed customer files to ensure sound condition of receivables
- Performed credit analysis, evaluating financial status to accurately determine feasibility of loan
- Maintained organizational efficiencies by constantly reviewing and updating credit and loan files in Laps
- Conducted ongoing portfolio analysis to facilitate accurate assessment of performance against credit risk metrics
- Prepare loan presentations for credit approvals and work alongside senior management to protect capital
- Responsible for managing the credit risk portfolio
- Establish proper credit control limits for merchants with on-going risk exposures

August 2018 – November 2019

Relationship Banking Manager, City Union Bank, India (Banking operations, Sales & marketing)

- Create marketing strategies to achieve sales target of the bank
- Performing full KYC/AML reviews on existing customer base
- Initiate customer retention strategy and build new customer base
- Recommend appropriate financial product or service to the customer
- Handled all transactional services like including Fixed deposit, withdrawals, financial transfer and other bank transactions.