

Professional Summary

Results-driven banking professional with over 12 years of experience in credit risk management, finance, and banking operations. Proven track record of driving business growth, improving risk management frameworks, and leading high-performing teams. Currently, a senior leader at Inazuma.co, leveraging expertise to navigate the evolving banking landscape.

Professional Experience

Head of Credit Risk Management (BA10)

Inazuma.co | January 2020 - Present

Senior Credit Risk Manager (BA8)

NovaBank | June 2018 - December 2019

Key Achievements:

- Developed and implemented a credit risk scoring model, resulting in a 25% reduction in non-performing loans.
- Led a team that successfully integrated a new credit risk management system, enhancing operational efficiency by 30%.

Responsibilities:

- Managed a team of credit risk analysts, providing guidance on risk assessments and mitigation strategies.
- Collaborated with the business development team to structure credit facilities for large corporate clients.

Credit Risk Analyst (BA5)

Pinnacle Financial Services | March 2015 - May 2018

Key Achievements:

- Identified and reported potential credit risks, contributing to a 15% decrease in provisioning requirements.
- Assisted in the development of credit policy guidelines, ensuring compliance with regulatory standards.

Responsibilities:

- Conducted credit risk assessments for new and existing clients, providing recommendations to the credit committee.
- Maintained and updated credit risk models to reflect market changes and emerging trends.

Junior Credit Officer (BA2)

FirstLine Bank | August 2012 - February 2015

Key Achievements:

- Successfully processed and approved a high volume of credit applications, with a 95% approval rate.
- Assisted in the implementation of a new credit workflow system, streamlining the application process.

Responsibilities:

- Reviewed and verified credit applications, ensuring completeness and accuracy.
- Provided customer support, addressing queries and concerns regarding credit facilities.

Education

Master of Business Administration (MBA) in Finance

Harvard Business School

Relevant Coursework:

- Financial Management
- Risk Management
- Corporate Finance

Technical Skills

Banking:

- Credit Risk Management
- Loan Origination
- Banking Operations

Finance:

- Financial Analysis
- Budgeting
- Financial Modeling

Credit Risk:

- Risk Assessment
- Credit Scoring Models
- Risk Mitigation Strategies