

## Professional Summary

Results-driven finance professional with 12+ years of experience in the banking industry, leveraging expertise in credit risk, risk management, and cross-selling to drive business growth. Proven track record of success in leadership roles, with a strong educational foundation in MBA Finance.

## Professional Experience

### Senior Vice President - Risk Management

Inazuma.co | January 2018 - Present

### Vice President - Credit Risk

Nexus Bank | June 2015 - December 2017

#### **Key Achievements:**

- Developed and implemented a credit risk framework, resulting in a 25% reduction in non-performing loans.
- Led a team of credit analysts, providing guidance and training to enhance overall team performance.

#### **Responsibilities:**

- Conducted thorough credit analysis for high-value loan applications.
- Collaborated with cross-functional teams to identify and mitigate potential risks.

### Senior Credit Analyst

Pinnacle Financial Services | March 2012 - May 2015

#### **Key Achievements:**

- Successfully analyzed and recommended approval for a \$10 million loan facility, resulting in a significant increase in client portfolio.
- Improved credit analysis turnaround time by 30% through process optimization.

#### **Responsibilities:**

- Analyzed financial statements and credit reports to assess borrower creditworthiness.
- Provided recommendations to the credit committee for loan approvals.

### Credit Analyst

Apex Banking Corporation | August 2009 - February 2012

### **Key Achievements:**

- Consistently met or exceeded monthly credit analysis targets, contributing to team's overall performance.
- Assisted in the development of a comprehensive credit policy, enhancing the bank's risk management framework.

### **Responsibilities:**

- Conducted preliminary credit checks for new loan applications.
- Assisted senior analysts in preparing credit reports and recommendations.

## **Education**

### **Bachelor of Science (BSc) in MBA Finance**

Amar Singh College, Srinagar | June 2009

## **Technical Skills**

### **Banking and Finance:**

- Banking Operations
- Credit Risk Management
- Loan Origination
- Cross-Selling

### **Risk Management:**

- Risk Assessment
- Compliance
- Regulatory Requirements

### **Analytical Tools:**

- Financial Statement Analysis
- Credit Scoring Models
- Data Analysis Software