

MUTTA SAI RAM ANIL GUPTA

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OBJECTIVE

To work for a progressive organization in a highly motivating and challenging environment that provides the best opportunities to grow and utilize my potential to the fullest to achieve the organization's goal while achieving my personal goals.

PROFESSIONAL EXPERIENCE

Credit Manager – Mortgages – IDFC First Bank Limited – Hyderabad

February 2018 – Present

Work Description

- ♦ Credit Appraisal of loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- ♦ To evaluate proposals of customers for High Ticket Loan against Property & Home Loans.
- ♦ Under writing cases with desired level of quality with various kinds of checks.
- ♦ Use performance history along with liquidity, debt/asset management and profitability ratios to assess creditworthiness in evaluation of a proposal.
- ♦ Interact with Customers & understand the business for evaluating a proposal.
- ♦ Decision making within defined TATs.
- ♦ Understanding of property related knowledge (like legal title and market value of the property).
- ♦ Managing a team of CPAs and train them as per requirement.
- ♦ Coordinating with sales, operations, legal, technical and customer service.
- ♦ Regularly monitor delinquencies / defaults and regular follow up with operations & collections team.
- ♦ Maintaining various kinds of MIS as per requirement of higher authorities and circulation of the same.

Branch Credit Manager – Reliance Money – Hyderabad

April 2016 – February 2018

Work Description

- ♦ Profile involves underwriting of complex SME Loans which includes Equipment Finance (Both New/Refurbished, Domestic Make/ Imported), Education Institution Funding, Hotel Funding & other Loan against Property profiles.
- ♦ Financial Statement Analysis viz. Analysis of Profit and Loss A/c and Balance Sheet, Financial Ratios, Working Capital Cycle and Projections, Company/Business Analysis and Industry /Competitor analysis, deciding on the credit worthiness and recommending the same to the top management.
- ♦ Preparation of the credit assessment notes covering detailed analysis of business, industry, management and financials.
- ♦ Pre sanction client meetings to assess financial stability, Nature of business, and to gain overall understanding of clients business and fund requirements.
- ♦ Effective Management and communication with Vendors for Legal, Technical and other vital reports critical to the health of a given loan funding.

- ♦ Handling other Internal Processes like Audits, OTCs , PDDs etc.
- ♦ Risk Management of the allocated portfolio and pro-actively monitor the accounts.
- ♦ Customer Management and follow up in Case of Present and proposed overflow of loans from Benchmark Buckets 30+,60+ & 90+.
- ♦ Ensure adherence to the credit policy, internal policy, RBI guidelines and other guidelines.

Sr. Credit Underwriter – Janalakshmi Financial Services – Mumbai

June 2015 – April 2016

Work Description

- ♦ Evaluate, approve and underwrite complex loans (new loans as well as renewal of loans for Micro, Small and Medium Enterprises - MSME) ranging from INR 2 lakhs to INR 50 lakhs and ensure adherence to company and industry guidelines.
- ♦ Reviewing and recommending loans applications above the mandatory/delegated authority to head of risk & underwriting, including full credit & risk report, financial analysis- P&L, Balance Sheet, AP/AR report and cash flow statement, calculating ratios like Current Ratio, DSCR, Leverage Ratio and Bank turnover Ratio
- ♦ Site Inspection/visit customers as and when requested and provide a comprehensive report detailing issues and risks.
- ♦ Analyse the client credit history by doing a CIBIL check.
- ♦ Constantly interacting with external agencies for legal valuations and document, residence & business verifications.
- ♦ Managing end-to-end MIS of the branch on daily basis both in MS excel and SFDC.
- ♦ Manage a team of 2 junior underwriters and maintain strong relationship with top brokers in the industry.

SCHOLASTIC RECORD

| Degree/University | Institution | Year | Score |
|---|---|------|---------------|
| PGDM-Finance | ITM Business School, Kharghar | 2015 | 3.9/5 (74.5%) |
| B.Tech- Electronics and Communications Engineering (Jawaharlal Nehru Technological University, Kakinada) | Sri Vasavi Engineering College, Tadepalligudem | 2013 | 81% |
| Class XII (Board of Intermediate Education, Andhra Pradesh) | Narayana Junior College, Tanuku | 2009 | 95% |
| Class X (SSC, Andhra Pradesh) | Montessori School, Tanuku | 2007 | 85% |

PROFESSIONAL ACHIEVEMENTS

- ♦ Awarded ACE of the Quarter award for Q2 – FY 18-19 in Capital First
- ♦ Awarded as Man of the Match twice in Feb 18 for HPL conducted in Capital First
- ♦ Awarded as Star Performer for the month of June 2017 in Reliance Money
- ♦ Got selected in Jana Idea Contest conducted by JFS in Nov 2015

INTERPERSONAL SKILLS

- ♦ Encouraging attitude with a strong capability of inspiring trust
- ♦ Creative thinking with great diversity to gel into any type of work environment
- ♦ Ability to motivate employees to work at their optimum
- ♦ Exceptional relationship management skills targeted at ensuring teamwork
- ♦ Knowledge of handling group facilitation activities in order to bring team workers together

OTHER INTERESTS

- ♦ Developing new recipes
- ♦ Reading Books
- ♦ Participating in Marathon Runs

PERSONAL DETAILS

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| Name | Mutta Sai Ram Anil Gupta |
| Date of Birth | 3 rd August 1992 |
| Father's Name | M N V J Gupta |
| Gender | Male |
| Nationality | Indian |
| Marital Status | Unmarried |
| Languages Known | Telugu, Hindi & English |
| Permanent Address | D. No: 26 – 4 – 5, N S C Bose Road, Tanuku, West Godavari District, Andhra Pradesh – 534211. |

DECLARATION

I hereby declare that the above written particulars are true to the best of my knowledge.

Date:

Yours Faithfully,

Place: Hyderabad

(Mutta Sai Ram Anil Gupta)