

nashank Shekhar Thakur

Relationship Manager (Wholesale Banking)



Dedicated and results-oriented professional experience in managing corporate client portfolios, structuring financial solutions, and driving business growth. Pursuing a challenging role to leverage expertise in credit underwriting, risk assessment, and relationship management to deliver value-driven banking solutions.



PROFILE SUMMARY

- Possess nearly 2 years of experience in the financial services industry, with a strong emphasis on wholesale banking and client relationship management.
- Currently working as Relationship Manager at ICICI Bank, managing a diverse portfolio of corporate clients and ensuring compliance with regulatory standards, underwriting Appraisal note and preparing CMA (Credit Monitoring Arrangement).
- Expertise in managing corporate relationships, structuring complex financial solutions, and fulfilling working capital requirements.
- Displayed exceptional interpersonal and communication capabilities, fostering effective collaboration with internal teams and external stakeholders to achieve business objectives.
- Recognized for exceptional analytical skills, utilizing data visualization and reporting tools to derive actionable insights that inform strategic decision-making and optimize portfolio performance.
- Proven track record in **credit underwriting**, **risk assessment**, **and portfolio management** to optimize profitability and mitigate risks.
- Experience in **cross-selling banking products**, enhancing wallet share, and deepening client relationships.
- Skilled at building and maintaining relationships with large corporates, SMEs, and institutional clients of over INR 16,000 million.
- Thorough understanding of regulatory frameworks, compliance norms, and market trends impacting wholesale banking.





Team-oriented

Communication & Collaboration

Planning & Innovation

Multi Tasker

Adaptable

Problem-solving

ACHIEVEMENT

Ensure 100% compliance with audit and regulatory requirements, consistently maintaining clean internal audit records.

TECHNICAL SKILLS

Programming: React[S

WORK EXPERIENCE

June 2023 - Present: Relationship Manager - Wholesale Banking at ICICI Bank, Pune **Key Result Areas:**

- Developing and submitting high-quality, creditworthy business proposals for corporate clients, ensuring strict adherence to risk, regulatory, and compliance guidelines.
- Collaborating cross-functionally with Risk, Credit, Legal, Compliance, and Operations teams to streamline client servicing and portfolio management.
- Spearheading KYC compliance, account onboarding, and financial documentation in coordination with mid-office teams to ensure seamless processing.
- Proactively monitoring portfolio credit quality, implementing risk-mitigation strategies to safeguard asset integrity.
- Analyzing and interpreting MIS reports to support strategic business decisions and optimize portfolio performance.
- * Managing complex client onboarding processes, ensuring seamless KYC, due diligence, and regulatory compliance. Coordinating with internal credit, legal, and risk teams to structure and approve customized financing solutions.
- Conducting regular portfolio reviews, assessing asset quality, and recommending corrective actions when necessary.
- Facilitating client education and advisory on financial instruments, risk mitigation strategies, and market insights.

ORGANIZATIONAL PROJECTS

Real-Time Web Application - IDEMIA, Noida | Jan 2019 - Apr 2019

- Developed a ReactJS app using Twitter API to display real-time tweets based on keywords and hashtags.
- Optimized API calls for efficient data retrieval and a seamless user experience.

EDUCATION

- PGDM in Marketing & HR, Management Development Institute, Murshidabad, 2023
- B.Tech. in Computer Science Engineering, Sikkim Manipal University, Location, 2019

PERSONAL DETAILS

Date of Birth: 5th May 1997

Languages Known: English, Hindi, Gujarati, and Maithili

Address: Pune-411015, Maharashtra



CORE COMPETENCIES

- Client Relationship Management
- * **Credit Risk Management**
- **Wholesale Banking**
- * **Working Capital Financing**
- **Cross-Selling & Revenue Maximization**
- **Financial Compliance**
- * **Market Analysis**
- * **CMA Preparation**
- * **Data Visualization & Interpretation**
- **Cross-functional Collaboration**
- * **Corporate Banking Solutions**
- * **Financial Product Knowledge**
- * **MIS Reporting**
- **Regulatory Compliance**