



Anwesha Saha

+91-7306128261

anwesha.07.88@gmail.com

<https://www.linkedin.com/in/i-anwesha-saha/>

Hyderabad, India

JAIB & CAIB certification from Indian Institute of Banking and Finance

Data Analytics certification from IIM Rohtak

Experiences



Educations

- ❖ Bachelor of Science in Computer Science from Calcutta University
- ❖ Higher Secondary (12th) from C.B.S.E.
- ❖ Secondary (10th) from C.B.S.E.

Personal Details

DOB	27-July
Nationality	Indian
Marital Status	Married
Language	English, Hindi, Bengali

Profile Summary:

- A seasoned finance professional with 13+ years of experience in **managing credit review cycles across multiple verticals** like Retail Banking, Commercial Credit involving Credit Monitoring, Credit Underwriting, Financial Risk assessment, Credit Risk assessment, Financial Fraud Investigation, NPA Management across diverse SBI networks.
- I possess superior **analytical and problem-solving skills**, demonstrated by establishing credit limits through in-depth financial analysis and risk assessment, akin to regulatory compliance and pricing strategy.
- An experienced team leader (**managed a team of 10 members of sanction and Disbursement team at SBI LOAN ASSET CENTER**), with excellent interpersonal skills, ability to work independently with multiple clients' simultaneously.
- My background includes making critical approval decisions and ensuring compliance with internal controls across diverse banking operations.
- Worked as a Housing Loan channel coordinator and sourced **Rs. 80-150 Cr** monthly Loan and Mortgage for my team through Outsourcing Outfits.
- Worked at Relationship Manager (SME) handling End to End process of sourcing, Credit Risk assessment, Financial Analysis, Documentation, Disbursement and Portfolio Management to audit control and maintenance. Handled more than 60 accounts of **INR 3 billion**.
- Worked on Financial Fraud Investigation and Audit process across multiple SBI branch.
- Managing MIS Data regarding Several SOURCING OUTFITS AND FOR TRACKING AND REPORTING SOURCING, SANCTION, DISBURSEMENT, BUSINESS GROWTH and INCENTIVE CALCULATION.
- End to end **managing of entire loan lifecycle from sourcing to apprising to underwriting to disbursement and NPA Management for both Retail and commercial credit**.
- Expertise in financial analysis, credit risk assessment, credit assessment, due diligence, KYC and AML COMPLIANCE, Financial Fraud/Financial Crime Investigation, Market Risk, Business Risk Analysis and NPA management.
- I've effectively partnered with external channels to drive business growth and excel at translating complex data into actionable insights for stakeholders using tools like SQL, Excel, and PowerPoint.
- Passionate, positive, can-do attitude, and willing to take ownership of problems for full resolutions.

Accomplishments:

- **SBI Gems** awarded **11 times** throughout my career for exceptional performances from DGM/GM.
- Supervised team of 12 staff members.

Certification:

- **Data Analytics** certification from **IIM Rohtak** in 2024.
- **CRISIL** certified in MSME and Working Capital Lending in 2025.
- **Moody's Analytics** certification on **Commercial Credit Risk Assessment** in 2024.
- **JAIB** and **CAIB** certification from **Indian Institute of Banking & Finance**.

Skills:

- Credit Analyst & Decision
- Risk Mitigation
- Financial Risk Assessment
- Credit Risk Analysis
- High Risk Account Review
- Performance Monitoring
- Financial Crime/Fraud Investigation
- Exposure in SQL, Python
- Excel, PowerPoint
- Data Analytics
- Data Visualisation
- Story telling from data
- Financial Statements