

# Vishal Rana

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## CAREER OBJECTIVE

To bring a positive change in the field of financial services and to contribute my knowledge, skill and experience for the advancement of the company while working and making myself learn and grow together with the company.

## PROFESSIONAL EXPERIENCE

### EDELWEISS FINANCIAL SERVICES, SME LENDING, Delhi, India

*Credit Manager, May 2018 till date*

- ♦ Credit Undertaking for Business Loans of Secured and Unsecured for SMEs and MSMEs.
- ♦ Financial Analysis, Due Diligence, Credit analysis, Client meeting, understanding client's requirements & business in detail, arriving eligibility in accordance with policy.
- ♦ Preparation & presentation of internal approval memo for approval to Approval committee.
- ♦ Preparation of reports using trend analysis on existing portfolio which gives projections on future portfolio.
- ♦ Accountable for the Credit granting process including consistent application of credit policy, periodic credit reviews, assessment of credit worthiness of potential customers with the goal of optimizing the mix of company sales and maintaining quality of the same

### BAJAJ FINSERV, SME UNDERWRITING, Bangalore, India

*Credit Manager, July 2017- April 2018*

- ♦ Credit Undertaking for Business Loans, Professional Loans, Mortgages- Housing Loans, Loan against Property, LRD.
- ♦ SMEs & MSMEs Mortgage Products for Bangalore/Hosur
- ♦ Total monthly volume of team is 120-140 crore. LAP- 40 crores, HL- 25 crores and HNI Clients- 60 crore
- ♦ Sanctioning limit of 35 lacs in Mortgage and 5 lacs for Unsecured Products
- ♦ Portfolio quality as on date [Health- 99.2%]

### UCO BANK, HEAD OFFICE, RISK MANAGEMENT, Kolkata, West Bengal, India

*Intern, June 2016 - August 2016*

- ♦ Assessing Capital Adequacy in various segments of the portfolio according to Basel II.
- ♦ Assessing Risk Weighted Assets.
- ♦ Assessing Credit Ratings of the Counter Party using standardized approach.
- ♦ Calculation of Capital Adequacy Ratio.
- ♦ Calculation of various financial ratios for assessing risk.
- ♦ Forecasting through TEV study.

## EDUCATION

### ARMY INSTITUTE OF MANAGEMENT, Kolkata, West Bengal, India

*Masters of Business Administration (Finance, Marketing) 2015-2017*

- ♦ CGPA: 7.3/10.0
- ♦ Placement coordinator in student council
- ♦ Member of finance club
- ♦ Best "Return on Investment" Model in Bazarre- Entrepreneurship Skill Event

- ♦ Winner of fastest sale prize in Bazarre- Entrepreneurship Skill Event
- ♦ Presented case study on Financial Planning and prepared Portfolio organized by Calcutta Management Association (CMA) and Calcutta Stock Exchange.
- ♦ Participated in Confederation of Indian Industry and reached Top 6 in western zone.
- ♦ “Award of Excellence” as a Council Member

**UNIVERSITY OF DELHI, New Delhi, Delhi, India**

*Bachelor of Commerce, June 2013*

- ♦ Percentage : 56.88
- ♦ Joint Secretary in Student Council

#### **ADDITIONAL SKILLS**

- ♦ EX Accounting Software, ALIF Accounting Software
- ♦ MS Excel, Advanced Excel, MS- Word
- ♦ Certification in Credit Risk Management from TUDelft (Netherlands) through Online education Platform
- ♦ Certification in Capital Markets and Investment Advisory from Calcutta Stock Exchange.
- ♦ Attended “Campus to Corporate” by PricewaterhouseCoopers.