

Vishnu Prasad Sharma

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Objective

An established Credit Risk Manager Skilled in Business Loan, Team Management, Credit analysis. Who has a track record of consistently delivering to the highest levels of performance with more than 5 years of experience seeking suitable career enhancement opportunities in credit and risk domain where I can contribute positively towards the success of the organization.

Knowledge Preview

Preparation of Credit Appraisal note for borrower's credit requirements for Business Loans which includes: -

- Evaluation of Credit Proposals for SME Finance, Doctors and Hospital Unsecured Finance for Rest of Maharashtra and Goa.
- Preparation of detailed proposal notes while analyzing the CMA data and overall financial ratios of the corporate clients, Pros and Cons and ensuring clearance from credit sanctioning committees.
- Conducting Client factory/ Office Visit for detailed discussion with Key management Person to analyze business model, cash flow & requirements.
- Industry Analysis based on CRISIL/CARE, ICRA, Probe/Save Risk reports and Risk assessment based on the internal risk models.
- Evaluating client's credit data and financial statements in order to determine degree of Risk involved in Investment.
- Portfolio Hygiene Monitoring: Keeping track of Exceptions (Deferrals), Portfolio performance, delinquency control, scrutiny of proposals to prevent suspicious and fraudulent deals.
- Perform deep-dive investigation and analysis of large datasets using Structured Query Language (SQL)

EDUCATION

2018 **Post Graduate Diploma in Banking (8.5/10)**

Manipal University -Bangalore

2017 **B.Tech in Mechanical Engineering (7.8/10)**

Biju Pattnaik University of Technology, Odisha

SKILLS

- Financial Risk Analysis
 - Credit Underwriting
 - Credit Policy
 - Data Validation & Reporting
 - Automation, Digitization for process improvement & operational efficiency
 - Team Management
 - Risk Review & Management
 - Credit Risk Management
 - SQL/UNIX
 - MS Office (Word, PowerPoint & Excel)
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Career Timeline

02/2022 to
Current **Analyst – Exempt Non Officer (Chief Risk Officer)**
Credit Suisse Services India Private Limited – Pune

- Working as Credit Risk Analyst ,Ensure complete and accurate of Credit Risk data for exposure calculation and regulatory reporting. Variance check on counterparty credit risk.
- Ensure completeness and accuracy of data in the global system through variety of feeds from Front Office/Middle Office/Back Office upstream systems
- In instances where data/methodology issues are identified strive for strategic resolution and coordinate the prioritization of remediation work with partner teams by performing deep-dive investigation and analysis of large datasets using Structured Query Language (SQL), UNIX
- Collaborating with Book managers, Product Controllers, Legal, Netting and Collateral Management units for confirmation of exposures values

04/2021 to
01/2022 **Area Credit Manager**
ICICI Bank – Pune

- Worked with ICICI Bank as Area Credit Manager – Business Loans and other retail asset product, assessing and appraising credit proposals for Rest of Maharashtra and Goa.
- Detailed financial statements analysis, profile analysis and loan sanctioning authority. Appraise proposals of team to higher authorities.
- Credit appraisal for SME corporates & Retail customers. Responsibilities include preparation of detailed proposal notes, Pros and Cons and ensuring clearance from sanctioning authorities. Ensure minimal credit risk in accordance with company policies and risk management strategies.
- Imparting training to Channel Partners, New Credit Managers, CPA Team Members & Sales Executive about product and policies of business loan.
- Manage the complete life cycle of loan process, through credit application until disbursement
- Supervised team to monitor, engage and manage day to day Credit operations.
- Handling and managing team of 8 CPA & Credit Manager.
- Preparing MIS reports and assisting critical decision - making process.

07/2018 to
03/2021 **Credit Manager**
ICICI Bank – Pune

- Evaluating the creditworthiness of applicants / Credit Underwriting for unsecured business loans.
- Responsible for underwriting of business loans for professional and non-professional individuals.
- Manage the complete life cycle of loan process, through credit application until disbursement.
- Personal Discussion with Promotors to analyze business model, cash flow & requirements
- Performed CAM validation.
- Establish Quick Credit Solutions: Devising quick and effective solution to funding requirements of borrowers within prescribed TAT ensuring quality of proposal.
- Adhered to banking Standards and RBI lending Guidelines for loan Services

Personal Details

DATE OF BIRTH 10th May 1995

ADDRESS Flat No 602, C Wing Ganeesham Phase 2, Pimple
Saudagar, Pune - 411027

LANGUAGE KNOWN English, Hindi, Odiya