

Mihir Shah

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Seeking professional enrichment in Finance & Treasury with an organisation of high repute

Career Precise

- ☐ **Over 19 years** of experience in Credit Appraisal, Finance, Accounts, Taxation and Auditing.
- ☐ Seasoned Credit analyst offering over **14 years** of experience, currently working as a **Regional Credit Manager** with **Motilal Oswal Home Finance Ltd.**
- ☐ Possess excellent analytical, inferential skills and underwriting skills.
- ☐ Proficient in ensuring adherence to procedures and policies of the Industry and streamlining various credit operations.
- ☐ Highly analytical & detail oriented in approach with strong ability to adapt and handle risk operating outside comfort zone.
- ☐ Equipped with the knack of functional management along with the practical experience in the analysis, development and implementation of Strategic Business Plans and Policies to ensure organizational growth, targeting maximum profitability & cost effectively.
- ☐ Expertise in formulating and implementing the Risk/Procedures and Statutory enactments with the ability to relate theory with practice.
- ☐ A strong team leader - training, guiding and motivating teams of professionals towards maximum productivity with exceptional consensus building, negotiation and interpersonal skills, analytical mind and comprehensive problem solving abilities.

Professional Qualifications

- ☐ **Diploma in Information System Audit** from ICAI in May 2005.
- ☐ **Chartered Accountancy** from ICAI in May 2004.

Organisational Experience

Since Aug'18	Motilal Oswal Home Finance Ltd	Regional Credit Manager
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Role:

- ☐ Managing Home Loans & Loan Against Property for Gujarat and Rajasthan Region.
- ☐ Managing a team of 24 Credit Managers and 3 Cluster Credit Managers.
- ☐ Preparation and formation of state specific policy and procedures by providing competitive information to CRO.
- ☐ Periodical training to credit and sales team for change in policy and procedures for providing faster TAT and smooth functioning of branches.
- ☐ Detailed and objective assessment of Home Loan credit applications. Assess the profile based on predefined criteria as well as an independent analysis of borrower's credit profile.
- ☐ Credit appraisals of the loan proposals with the help of financial analysis of the customer's information and comforts gathered in Personal Discussions, market business references, etc. Capturing key data elements and analyzing, interpreting the cross-period movements and understanding the macro mechanics of the Industry.
- ☐ Assess the ability and intention to pay of the customer based on the visible proofs, documents submitted by the customer and personal discussion.
- ☐ Managing partly disburses cases and Post Disbursal Document on monthly basis.
- ☐ Analysis of delinquency and fraud cases.
- ☐ Periodic MIS & Tracking of portfolio performance.
- ☐ Ensure compliance with policies & procedures as well as TAT Monitoring on an ongoing basis.

Feb'17-July'18	Capri Global Housing Finance Ltd	Regional Credit Manager
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Role:

- ☐ Credit appraisal of Home loan & Mortgage loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- ☐ Managing a team of 15 Credit Managers and 3 ACMS.

- ☐ Coordinating with sales, operations, legal and technical team.
- ☐ Closely monitoring periodic MIS & Tracking of portfolio performance.
- ☐ Aggressive follow up of PDD and OTC documents of disbursed cases.
- ☐ Decision making within defined TAT.

Aug'11-Feb'17 HDB Financial Services Ltd.

Cluster Credit Manager

Role:

- ☐ Managing LAP big ticket size loans for Gujarat Region.
- ☐ Empowered with Sanction Authority of 1.50 Cr.
- ☐ Credit appraisal of loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- ☐ Analysis of financial statements and performance review of the same & checking the rating of the individuals given by CIBIL & from Bank's own data base.
- ☐ Closely monitoring periodic MIS & Tracking of portfolio performance.
- ☐ Meeting up with all Field Investigation, Legal and Technical agencies on monthly basis & DSA's on weekly basis.
- ☐ Monitoring the CPAs to monitor the credit assessment target within required TAT.
- ☐ Initiated Pro-active approach to assist Sales Channels & Agencies by providing regular training.

Jan'11-Aug'11 Reliance Home Finance Pvt. Ltd.

Branch Credit Manager

Role:

- ☐ Credit appraisal of loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- ☐ Managing a team of 4 Credit Processing Agents.
- ☐ Coordinating with sales, operations, legal and technical team.
- ☐ Aggressive follow up of Post Disbursed Documents and over the counter documents of disbursed cases.
- ☐ Superb TAT Achievement by quick decision making.
- ☐ Using performance history along with liquidity, debt-asset management and profitability ratios to assess creditworthiness in evaluation.

Nov'07-Jan'11 ICICI Bank Limited

Branch Credit Manager

Role:

- ☐ Appraisal of the cases as per the defined guidelines and policy.
- ☐ Under writing cases with desired level of quality and enabling achievement of Branch Business target by proper training.
- ☐ Managing a team of 4 Credit Processing Agents.
- ☐ To maintain the delinquency of the portfolio by understanding how it is created its impact on book size and tracking the portfolio.
- ☐ Decision to be given within defined TAT.
- ☐ To ensure compliance of statutory laws and regulations and Credit Policy at root level.
- ☐ Proper follow up of Partly Disbursed Cases and Sanctioned un-disbursed cases with DMAs to maintain these cases within policy framework.
- ☐ Aggressive follow up of PDD and OTC documents of disbursed cases.

Nov'06-Nov'07 Synergy Media Entertainment Ltd.

Deputy Manager – Finance & Accounts

(Synergy Media Entertainment Ltd. Is a Bhaskar group of companies, engaged in providing Broadcasting services and Radio Channel facility - 94.3 MY FM)

Role:

- ☐ Set up an accounting and internal controls system in an organization.
- ☐ Finalisation of Accounts of the organization.
- ☐ Preparation of Income Tax, Sales Tax, Service Tax, Fringe Benefit Tax and TDS Returns.
- ☐ Preparing and reporting Budgeting and financial results.
- ☐ Regularly involved in solution of Legal Matters i.e. Income Tax Act, Service tax Act, etc.
- ☐ Preparing Fund Flow and Cash Flow statements and Budgetary control.

- ☐ Day to day Banking and finance activities.
- ☐ Independently handled the project at Jalandhar and Ahmedabad.

Nov'04-Nov'06 Navneet Publications (India) Ltd.

Account Officer

Role:

- ☐ Finalization of annual accounts.
- ☐ Preparation of details for Income Tax & Tax Audit Report.
- ☐ Involved in implementation of Segment Reporting, Corporate Governance and reporting of financial results as per the latest amendment of Clause 41 & 49 of the listing agreement.
- ☐ Regularly involved in solution of Legal Matters i.e. Income Tax Act, Service tax and Sales tax etc.
- ☐ Set up an accounting and internal controls system in an organization.
- ☐ Involved in Audits of Firms & Corporate, Statutory, Internal as well as Tax Audits.
- ☐ Checking of Various Statutory Returns / Forms of TDS under Income Tax Act.
- ☐ Checking Advance Tax, Fringe Benefit Tax and TDS under Income Tax Act.
- ☐ Finalization of annual accounts of Gala Family Members – Individual & H.U.F.
- ☐ Preparation of Income Tax Returns and all related work in the field of Income Tax for the family members.

Nov'02-Aug'04 A. J. Shah & Associates, Chartered Accountants

Audit Assistant

Role:

- ☐ Statutory and Tax audits of Public Limited company, Private Limited Company, Partnership firm, Proprietorship firm, Trusts etc.
- ☐ Assisted in management of various client concerns for applying internal control in a better and effective manner.
- ☐ Independently handled Income Tax matters.

Article ship

July'99- July'02 Article ship with Ajit Shah & Associates, Chartered Accountants, Ahmedabad

Awards & Achievements

- ☐ Played **Pivotal role in local policy and process formation in Motilal Oswal Home Finance Ltd.**
- ☐ Awarded **3 lacs ESOPS** in initial one year of job in **Motilal Oswal Home Finance Ltd.**
- ☐ **Project Lead** for **Indus System implementation in Capri Global Home Finance Ltd.**
- ☐ Played a **vital role in establishment of 16 branches** all over Gujarat in **Capri Global Home Finance Ltd.**
- ☐ **Two grade promotions and two profile promotions** in the span of 5 years in **HDB Financial Services Ltd.**
- ☐ Awarded **6000 ESOPs** in the one and half years of job in **HDB Financial Services Ltd.**
- ☐ Awarded **Best Credit Manager of Gujarat** in initial one year at **ICICI Bank.**
- ☐ Become a member of **talent pool** in the very first year at **ICICI Bank.**
- ☐ Achieved **NIL PDD and PD location among all locations in Gujarat at ICICI Bank.**
- ☐ Played a **pivot role in setting up new branch of 94.3 MY FM in Ahmedabad** in Synergy Media Entertainment Ltd.

Education

- ☐ **B.Com** from Gujarat University in 1999 with first class.
- ☐ **12th** from GHSEB in 1996 with distinction.
- ☐ **10th** from GSEB in 1994 with distinction.

IT Credentials

Well versed with all banking & Financial Services software like Finnone, Indus, Omnifin, SAP, Telly etc.

Personal Profile

Date of Birth : 9th April 1979
 Address : A-102, Enigma Tower, Opp. AUDA Garden, Thaltej, Ahmedabad-380 059
 Marital Status : Married
 Languages known : English, Hindi and Gujarati.