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Veraval
Gujarat -India

Married
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Date of Birth : 05/12/1987

SUMMARY

Knowledgeable and goal-oriented Credit Underwriter with 10 years+ months of mortgage lending experience in Indian, Australian and UAE based banks, from a process oriented background, trained to analyze the collateral, credit risk, profitability and performance of organization's products; performing analysis to support products and senior management in making credit decisions

KEY COMPETENCIES

- ◆ Strong analytical and communication skills
- ◆ Excellent Knowledge in Finance & Accounting and in credit analysis
- ◆ Exceptional ability to analyze policies, procedures and guidelines in a way that maximizes productivity but protects the level of risk desired.
- ◆ Broad and strong understanding of residential mortgage and auto finance loans

EDUCATIONAL BACKGROUND

PGPBM, International School of Business & Media (Bangalore)
Major: Finance
Minor: Marketing
CGPA: 5.49/8

April 2011

B.Com, SRBS College Cochin, Mahatma Gandhi University (Kerala)
Final Percentage: 73 %

April 2008

PROFESSIONAL EXPERIENCES:

- ◆ **Kotak Mahindra Bank Limited)**
Sr. Credit Manager- LAP and WC

[Pune-Maharashtra]
Jan 2022- Nov 2022

- ❖ Responsible for reviewing, analysing and underwriting of LAP and WC case of Self -Employed and salaried segment.
- ❖ Appraisal of all the profiles including proprietorships, partnerships, pvt ltd companies, ltd companies, HUF,LLP, Trust and society
- ❖ Preparing Credit Appraisal Memo (CAM)
- ❖ Analysis of Financial Statements (Profit & loss a/c, Balance sheet, Cash flow and Ratio)
- ❖ Calculating the Eligibility by Various Modes Like Normal (Net Profit), 44AD (Presumptive method), Gross Receipts Professionals, Banking Program, Liquid Income Program and GST program
- ❖ Personal discussion with the clients at his business premises to understand the Business Model
- ❖ Analysing and verifying RCU report
- ❖ Verifying Legal and Technical report along with internal vetting report
- ❖ Classifying customer's to PSL and Non PSL
- ❖ Ability to review out of policy cases exceptionally and recommending to AVP & VP based on the mitigates in order to increase bank's mortgage portfolio and at the same time to protect the level of risk desired while lending
- ❖ Interacting with sales on regular basis for smooth process from login till disbursement

- ◆ **Tanfeeth (Emirates- National Bank of Dubai)**
Credit Underwriter – Home & Mortgage loans

[Dubai- UAE]

April 2019 – Dec 2021

- ❖ Was Responsible for reviewing, analysing and underwriting of Home loans and Loan against property for Self Employed, Company and Salaried applicant's all ticket sizes as per the bank policy and as per the UAE Central Bank guidelines
- ❖ Was Responsible for preparing credit proposals for all the cases under different segments & nationalities across the world which includes salaried (Listed and Non-Listed by the bank), Off the Plan purchase, Buyout from other banks with Cashout, Self-construction loans for UAE nationals, Self-employed cases (under Net profit method, VAT program and average balance method)
- ❖ Maintaining high level of daily productivity and satisfactory meeting the required scores per month along with high quality of output.
- ❖ Maintained to release the credit decisions within the TAT as defined by the bank and meeting SLA with all the stake holders
- ❖ Ability to review out of policy cases exceptionally and recommending to AVP & VP based on the mitigates in order to increase bank's mortgage portfolio and at the same time to protect the level of risk desired while lending
- ❖ Handling Non-resident salaried and Self- employed segment too as per required standard norms defined by the bank
- ❖ Analysis of Financial Statements (Profit & loss a/c, Balance sheet, Cash flow and Ratio) for self-employed cases
- ❖ Excellent knowledge on reviewing bank statements for individuals and companies
- ❖ Broad understanding of Al Etihad Credit Bureau (AECB) report based out of UAE, Experian (UK), Simah (Kingdom of Saudi Arabia).
- ❖ Reviewing Business verification and employment verification report for Non-listed companies under salaried segment and for self-employed case.
- ❖ Handling Both manual and system based credit checks for Mortgage loans within TAT as per SLA
- ❖ Working closely with internal sales, broker team and disbursement team to resolves queries and get the required information at all the stages
- ❖ Maintained high level of customer service by being proactive in communicating with the borrowers and internal sales
- ❖ Responsible for after sales services for changes in terms of increase or decrease in the loan tenure, change in the funding account, ownership change through gifting process and adhoc requests as raised by the service team

♦ **Tanfeeth (Emirates Islamic Bank)**
Underwriter – Auto Finance

[Dubai- UAE]
Aug 2015 – March 2019

- ❖ Served as Underwriter handling salaried, self-employed and company segment with approval limit of AED 500,000/-
- ❖ Performing quality check and due diligence to avoid fraud cases, raising suspicious to fraud department
- ❖ Verifying income documents and liability check and to ensure DSR calculation is as per central bank
- ❖ Broad understanding of Al Etihad Credit Bureau (AECB) report
- ❖ Responsible for TAT, credit quality and customer service
- ❖ Working closely with area sales, product group and LPO to constantly refine underwriting processes
- ❖ Maintained high level of customer service by being proactive in communicating with the borrowers and internal sales

♦ **Australia and New Zealand Bank**
Credit Assessment Officer (Home and Mortgage Loans)

[Bangalore, India]
January 2015 – Aug 2015

- ❖ Served as Credit Assessment Officer with Credit Authority Discretion (CAD) of AUD 1.5 Million
- ❖ Credit Assessment and Risk Analysis preceding the grant of Home Loans to the Australian Clients.
- ❖ Verify and assess an applicant's current financial position, employment history, credit history, credit needs and ability to repay.
- ❖ Generate risk score with the help of internal systems to evaluate customer's financial status.
- ❖ Check applicant's references and credit rating with the credit bureau.
- ❖ Approve or reject credit applications depending on the discretion

- ❖ Interacting with the brokers in Australia as and when required
- ❖ Complete the loan applications and submit approvals to Document preparations team to proceed further with lending and intimate the broker on the status of every application.

♦ **L&T Finance- Home Loans and Mortgages**
Credit Manager

[Bangalore, India]
Oct 2013 – March-2014

- ❖ Served as Credit Manager – Lalbagh Road branch (Bangalore) reporting into Regional Credit Manager
- ❖ Entire process management from login to Disbursal including TAT compliance
- ❖ Credit Appraisal (Underwriting) home loans and mortgage, all ticket sizes, for SEP and SENP
- ❖ Appraisal of all the profiles including proprietorships, partnerships, pvt ltd companies, ltd companies, etc
- ❖ Preparing Credit Appraisal Memo (CAM)
- ❖ Analysis of Financial Statements (Profit & loss a/c, Balance sheet, Cash flow and Ratio)
- ❖ Calculating the Eligibility by Various Modes Like Banking ,Gross Margin, Normal (Net Profit)
- ❖ Personal discussion with the clients at his business premises to understand the Business Model
- ❖ Handling a team of 4 CPA (Credit processing Associate) and Imparting them the training on Product and Policy
- ❖ Preparing the Sanction Proposals for the high value cases
- ❖ Vendor management at a micro level to ensure TAT for all reports

♦ **Indiabulls Housing Finance Ltd**
Branch Credit Manager- Handling SENP Portfolio

[Chennai & Bangalore India]
May 2011–Sept 2013

- ❖ Served as Branch Credit Manager – Richmond road branch (Bangalore), reporting into Regional Business Head, approval limit of Rs. 35 Lacs, L1
- ❖ Entire process management from login to Disbursal including TAT compliance
- ❖ Credit Appraisal (Underwriting) home loans and mortgage, all ticket sizes, for SEP and SENP
- ❖ Appraisal of all the profiles including proprietorships, partnerships, pvt ltd companies, ltd companies, etc
- ❖ Preparing Credit Approval Memorandum (CAM)
- ❖ Analysis of Financial Statements (Profit & loss a/c, Balance sheet, Cash flow and Ratio)
- ❖ Calculating the Eligibility by Various Modes Like Banking, LRD (Lease Rental Discounting),PBDIT (Profit before Depreciation Interest and Tax), Normal (Net Profit)
- ❖ Personal discussion with the clients at his business premises to understand the Business Model
- ❖ Preparing the Sanction Proposals for the high value cases
- ❖ Co-ordinating for Disbursement for the Sanctioned cases

PROJECTS:

♦ **Reliance Communications Limited (Summer Internship Project)**
Project Trainee

[Bangalore, India]
Apr 2011 – Sept 2011

Project on Business Decision Making (IBS) “In Building Solutions” A Capital Budgeting tool

Objective & Scope.

- ❖ Forecasting the revenue for the IBS cases
- ❖ Understanding the economic evaluation of investment proposal
- ❖ Finding the payback period for the proposal

Other Responsibility

- ❖ Analysis & Reporting on EBITA
- ❖ Analysis & Reporting on Revenue trends
- ❖ Analysis & Reporting on KPI's (Key Performance Indicators)
- ❖ Variance Analysis of Actual Vs AOP (Annual operating plan)
- ❖ Competitors Analysis in terms of Revenue, Gross Adds, Net Adds, Churn and Market Share
- ❖ Preparation of reports relating to MOU (Minutes of Usage)
- ❖ Part of special task force task force-IBS
- ❖ Preparation of Various Management Report