

# VISHAL PATIL

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*Seeking challenging assignments in the field of Credit and Credit management with an organization of repute.*

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## SNAPSHOT

- ⇔ **MBA (Finance) & MA (Public Administration)** a dynamic professional with over 20 years of exposure in Credit.
- ⇔ Presently associated with **Jana Small Finance Bank Limited as Area Credit Head and Associate Vice President Grade 2 – MSE Dept.**
- ⇔ Proficient in managing & running successful credit operations & experience of developing procedures, service standards for business excellence.
- ⇔ Possess excellent interpersonal, communication and organizational skills with proven abilities in team management, training & development and customer relationship.

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## AREAS OF EXPERTISE

### Credit Management/ operations

- ⇒ Appraising Credit proposals conducting risk analysis & scrutinizing relevant documents before sanctioning / disbursing loans, ensuring compliance with company's credit policies.
- ⇒ Handling sanctioning of credits/ excise refund claims after appraising solvency status & verifying documents & maintaining the TAT & accuracy level.
- ⇒ Handling team of Credit Manger & Associates of MP and CG locations & managing portfolio of 08 Mortgage Locations of the States. Vast experience of team management with training skills (Trained the teams for product & policy changes as & when require.
- ⇒ Certified trainer of the Company (Fullerton India Credit Company Ltd) basis successful completion of TTT program held in Mumbai & Indore.

### Customer Relationship Management

- ⇒ Identifying and networking with prospective clients, generating business from new & existing accounts and achieving profitability and increased sales growth.
- ⇒ Building and maintaining healthy business relations with Channels like DSA & other Sales Verticals.
- ⇒ Managing CPV Agency & RCU Agency ensuring customer satisfaction by achieving delivery with service quality norms.
- ⇒ Handling customer service operations for rendering and achieving quality services; providing first line customer support by answering queries & resolving issues personally & through back end team support.

### Collection Management

- ⇒ Focusing on resolution of buckets with the help of Collection Managers, Agency Managers & Collection Team Members.
- ⇒ Appreciation for achieving & maintaining benchmark in 1-9 MOB portfolio performance & NIL NST flow month on month.
- ⇒ Managing portfolio with regular focus on Customer Profile base, regular analysis to improve collection efficiency.
- ⇒ Analysis of Area & Profiles to create & ensure healthy portfolio & business profitability.

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## ORGANISATIONAL EXPOSURE

<b>Since Mar'19 till date</b>	<b>Jana Small Finance Bank Limited, Indore</b>	<b>Area Credit Head and Associate Vice President (Grade II)</b>
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*Mortgages*

### *Key Highlights:*

- ⇔ Analyzing the overall case on the basis of available documents & supporting Credentials within various permanents of policy, approving cases up to Limit of 50 Lakhs.

- ⇒ Recommending the deals to Senior Authorities for higher amounts as applicable with PD authority up to 300 Lakhs for Tier 2 locations and up to 100 Lakhs for Tier 3 & 4 Locations.
- ⇒ Underwriting for Mortgage applications for MP and CG State Locations (Indore, Bhopal, Ujjain & Dewas, Raipur, Durg, Bhilai, Rajnandgaon).
- ⇒ Maintaining the quality of portfolio for growth leads. Achieving the targets as per plan.
- ⇒ Managing the team of Credit Mangers, Credit Underwriters and Collections for handling the process and managing portfolio.
- ⇒ Managing the collections with the help of Collection team & Sales Team.

**Aug '14 –Mar'19    HDB Financial Services Limited, Indore                    Area Manager - Credit**  
*Mortgages*

**Key Highlights:**

- ⇒ Analyzing the overall case on the basis of available documents & supporting Credentials within various permanents of policy, approving cases up to Limit of 75 Lakhs. Recommending the deals to Senior Authorities for higher amounts as applicable.
- ⇒ Underwriting for Mortgage applications for MP State Locations (Indore, Bhopal, Ujjain & Dewas).
- ⇒ Maintaining the quality of portfolio for growth leads. Achieving the targets as per plan.
- ⇒ Managing the team of Credit Mangers, Branch Operation Managers & Credit Relationship Associates for handling the back office process related to Credit & Operations.
- ⇒ Managing the collections with the help of Collection team & Sales Team.

**Aug '13 –Aug'14    Fullerton India Credit Company Limited, Indore                    State Mortgage Approver**  
*Home Equity*

**Key Highlights:**

- ⇒ Sanctioned cases up to Limit of 100 Lac assigned by Head Office. Also recommending the cases to Senior Authority as per applicable deviations & other parameters if cases supported for higher Amt funding.
- ⇒ Worked as an Underwriter for Mortgage applications for State Locations (Indore, Bhopal, Jabalpur, Gwalior & Raipur).
- ⇒ Maintain the quality of portfolio basis proper focus on quality of logins & credit scrutinizing.
- ⇒ Managed team of Credit Mangers & Credit Admin Officers for handling the back office process related to Credit & Operations.
- ⇒ Managed the collections with the help of Collection team & Collection CCM.
- ⇒ Conducting regular training programs for Internal Customers & Agencies as & when require.

**July '08 –Jul'13                    Fullerton India Credit Company Limited, Indore                    Cluster Credit Manager**  
*Personal Loan/Business Loan/TW Loan/Home Loan /Home Equity/Used Auto Loan*

**Key Highlights:**

- ⇒ Analyze overall case basis documentations & supporting Credentials within various parameters of policy, approved cases up to Limit of 3 Lac for salaried, 5 Lac for Business Loan, 1 Lac for TW & also recommend cases to Regional Head for higher amount as applicable.
- ⇒ Underwrite the cases of Personal Loan/Business Loan/TW Loan/Home Loan/ Home Equity/Used Car Loans.
- ⇒ Maintain the quality of portfolio for growth leads. Also achieving the targets as per KRA.
- ⇒ Manage the team of Credit Mangers, Collection Managers & Branch Processing Officers for handling the back office process related to Credit, Collections & Operations.
- ⇒ Managing the collection of open bucket cases with the help of Collection Managers.
- ⇒ Conducting regular training programs for Internal Customers & Agencies as & when require.
- ⇒ Appreciation from Risk Head for good focus on collections & managing good portfolio with profitability.
- ⇒ Regional Ace Award Winner for Integrity & Discipline (Audit) in Year 2009 & first quarter of 2010.
- ⇒ ACE award for branches of the Cluster in Yr 2011 basis excellent performance (In all parameters).

**Mar '07-Jun '08                    Fullerton India Credit Company Limited, Indore                    Credit Manager**  
*Personal Loan/TW Loan/Home Loan /Home Equity*

**Key Highlights:**

- ⇒ Analyze overall case basis require documents & supporting Credentials within various parameters of policy.
- ⇒ Underwrite the cases of Personal Loan/TW Loan/Home Loan/ Home Equity applications of first branch of MP.
- ⇒ Maintain the quality of portfolio by focusing on policy & processes with good control on Sales & Collections.

- ⇒ Manage the team of Credit Officer & Dox Officers for handling the back office process related to Credit & Operations at branch level.
- ⇒ Regular training programs for Internal Customers & Agencies as & when require.
- ⇒ Awarded in Thailand by Business Head & Risk Head for Outstanding Performance in the current role.
- ⇒ Promoted as Cluster Credit Manager for Nagpur Location basis overall performance.

**Jun'06– Feb'07      Indiabulls Credit Services Limited, Indore      Credit Officer**  
*Personal Loan & Business Loan*

*Key Highlights:*

- ⇒ Analyze overall case basis documents, credit checks & Personal discussion with Customer & physical visit.
- ⇒ Underwrite cases for Unsecured Loan Applications up to sanction limit of 50K.
- ⇒ Maintain the quality of portfolio by good focus on process & policy.
- ⇒ Assess the ability to pay & intention to pay based on visible proofs, documents submitted by the customer and personal checks.
- ⇒ Assign a credit limit based on the outcome of discussion and the documents submitted by the customer.
- ⇒ Ensure every customer who walks in, is met and serviced as per company standards.
- ⇒ Support credit process rationalization efforts in order to deliver the TAT.
- ⇒ Ensure satisfactory results of self on policy and process related audits.
- ⇒ Work towards better understanding on the credit policy and ensure higher level of credit certifications.
- ⇒ Appreciation for lowest delinquency on portfolio in the west region.
- ⇒ Awarded for best dressing on occasion of 15<sup>th</sup> August by CEO (Mr Gagan Banga).

**Oct'05 – May'06      I Process Services (India) Pvt Ltd. Indore      CPA Team Leader**  
*Two Wheeler Loan*

*Key Highlights:*

- ⇒ Handling team of 32 members & entire cycle of delivering vehicle, preparing MIS & Delivery Orders of the vehicles, dispatching and monitoring Credit reports.
- ⇒ Charge of Indore TW Location (Handling 32 CPA Team Members & 08 Sales Coordinators).
- ⇒ Credit Appraisal of Two Wheeler Loan Applications of Hub.
- ⇒ To complete the credit assessment targets within the specified TAT of Login to disbursal.
- ⇒ To maintain a healthy credit portfolio.
- ⇒ Responsible for payments to Dealership on TAT & also maintaining the relations with Dealers.

**Sept'04 – Oct'05      Alpha Data Processing Pvt Limited      CPA Team Leader**  
*Two Wheeler Loan*

*Key Highlights:*

- ⇒ Credit Appraisal of Two Wheeler Loan Applications.
- ⇒ Complete the credit assessment targets within the specified TAT.
- ⇒ To manage the CPA team of 25 Members. To maintain relationship with Dealers of location with DST/DSA. Reporting to Area Credit Manager.

**July '01 – Aug'04      Mehta & Bhoraskar (CA Firm)      CPA Executive**  
*Two Wheeler Loan*

*Key Highlights:*

- ⇒ Credit Appraisal of Two Wheeler Loan Applications & Working for Credit Appraisals/MIS/Disbursals.

## **ACADEMIC CREDENTIALS**

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- ⇒ **MBA (Finance)** from **Institute of Management Studies, Indore** in 2014
- ⇒ **MA (Public Administration)** from **M B Khalsa College, affiliated to DAVV, Indore** in 2003
- ⇒ **Certification Course** of Computer Application from **Master Mind Classes, Indore** in 2003
- ⇒ **B. Sc** from **Holkar Science College, Indore** in 2000

## **IT SKILLS**

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**O.S.** : Windows (98, 2000, XP)  
**Packages** : MS-Office & Internet applications.

## PERSONAL DETAILS

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**Date of Birth** : 18<sup>th</sup> September 1975

**Permanent Address** : Flat No. 402, Sky Residency, Plot No. 206, Ranibag Main, Khandwa Road, Indore

**Reference Details** : If require.