Professional Profile | Shravan Pandey

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CAREER OBJECTIVES:

To leverage my expertise in credit evaluation, risk assessment, and mortgage loan management as a Credit Manager, contributing to the growth of a dynamic financial institution. With a strong focus on accuracy, compliance, and customer satisfaction, I aim to drive effective loan approvals, minimize risks, and deliver innovative solutions in mortgage finance.

EDUCATIONAL QUALIFICATION:

Exam Name	Board/University	Year
MBA in Banking & Finance	Awadhesh Pratap University Rewa	2025
Diploma in Data Analyst	Masai School	2023
Bachelor of Commerce	Awadhesh Pratap University Rewa	2022
Senior Secondary	Central Board of Secondary Education	2019

WORKING EXPERIENCE:

✦ Branch Credit Manager at JM Housing Finance Ltd from Nov 2024 – Present

- Assessed financial documents (bank statements, ITRs, audit reports) to ensure accurate credit risk evaluation and informed decision-making.
- Verified property documents (registry, sale deeds, khasra) ensuring 100% compliance with legal and company standards.
- Increased mortgage portfolio by 20% in one quarter through efficient credit processing & risk control.
- Revived 100% NPA accounts, negotiating repayments to reduce delinquency rates.
- Conducted on-ground assessments for loan proposals, ensuring accuracy in property and customer evaluation.
- Coordinated with external agencies for legal and technical verifications to maintain a high-quality portfolio.
- Processed and approved over ₹5 crore in mortgage and business loans, ensuring 98% compliance with internal risk policies and achieving a 25% growth in loan disbursement within one year.
- Personally interacted with delinquent customers, developing customized repayment plans that ensured recovery and reduced NPA levels.
- Managed a ₹5.00 crore loan portfolio, ensuring timely repayments & strong asset quality.
- Optimized cross-team collaboration, reducing loan processing time and improving efficiency.

✤ **Credit Manager at Sammaan Capital Limited from Dec 2023 – Oct 2024**

- Thoroughly examining financial documents, including income statements and credit reports, to gain a comprehensive understanding of loan applicants' financial standing.
- Evaluating market trends, economic indicators, and industry variables to contribute to a well-rounded risk assessment, ensuring informed lending decisions.
- Making decisions aligned with organizational risk tolerance, striving for a balanced and healthy loan portfolio.
- Collaborating seamlessly with underwriting, legal, and sales teams to streamline the credit approval process for efficiency.
- Ensuring a high level of compliance, reaching 98%, with evolving regulatory guidelines in credit operations.
- Proactively engaging with clients, addressing inquiries, and providing comprehensive financial guidance for a positive customer experience.
- Achieving a 15% improvement in the efficiency of the credit approval process and maintaining compliance rate of 98%.
- Contributing to a 20% increase in customer loyalty through effective client interaction and relationship development.
- Upholding the highest standards of integrity, thus reinforcing the organization's stellar reputation.

✤ **Assistant Credit Manager at ICICI BANK LTD from 11-Oct 2020 to Dec 2023**

- Evaluate creditworthiness: Assess the creditworthiness of applicants for various financial products including Overdraft (OD), Housing Loan, Personal Loan, Bank Guarantee, Auto Loan, and others.
- Financial analysis: Analyze financial statements, credit reports, and other relevant documents to determine the applicant's repayment capacity and risk profile.
- Risk assessment: Identify and evaluate potential risks associated with each product application, considering factors such as income stability, collateral, and market conditions.
- Policy adherence: Ensure compliance with ICICI Bank's credit policies and guidelines while making credit recommendations for each product.
- Credit recommendations: Prepare detailed credit proposals with recommended loan amounts, terms, and conditions based on risk assessment and internal credit standards.
- Collaborative review: Collaborate with cross-functional teams, such as sales, legal, and operations, together necessary information and ensure accurate and timely processing of applications.
- Continuous improvement: Stay updated with industry trends, regulatory changes, and best practice in credit analysis to enhance decision-making processes and contribute to the bank's growth.

CERTIFICATIONS:

- **Business Analysis Basics:** *Simplilearn Skill-Up | December 2024*

- Understanding business requirements and stakeholder needs for decision-making.

- Learning about data-driven analysis to optimize financial and operational performance.

- Applying SWOT analysis, process modeling, and requirement gathering techniques to credit assessment and risk management.

- Understanding how business analysis supports financial institutions in making better credit decisions.

- **Basics of Credit Analysis in Banking:** *Great Learning Academy | December 2024*

- Introduction to credit risk analysis and financial assessment in banking

- Understanding key financial documents (balance sheets, profit/loss statements, ITRs, bank statements) to evaluate creditworthiness.

- Learning how to assess liquidity, solvency, and profitability ratios for loan approvals.

- Understanding regulatory frameworks and compliance guidelines in banking credit analysis.

- **Licensing of Corporate Agents – Insurance Industry:** *Insurance Institute of India | Valid Until January 2026*

- Completed 75 hours of professional training on corporate agency licensing

- Understanding insurance regulations, underwriting principles, and risk assessment.

- Learning about corporate agency responsibilities and compliance in the financial sector.

- Gaining insights into insurance product structures, customer protection policies, and claim processing.

COMPUTER SKILLS:

- **Financial & Credit Analysis:** Loan Origination Systems, Credit Bureau Platforms (CIBIL, CRIF), Risk Assessment Models.
- **Technical Skills**: Advanced Excel (Pivot Tables, Macros, VLOOKUP), Loan Processing Systems.
- **Regulatory Compliance**: Banking Compliance Frameworks, RBI Guidelines, NBFC Risk Management.
- **CRM Tools:** Competent in managing customer data and interactions using CRM software. Regulatory Compliance Tools: Familiar with software for ensuring adherence to financial and legal regulations.

SOFT SKILLS:

- **Analytical Thinking:** Ability to assess creditworthiness and identify potential risks effectively.
- **Decision-Making:** Skilled in making timely and accurate credit decisions based on financial analysis.
- **Communication:** Strong verbal and written communication skills to interact with clients and stakeholders.
- **Problem-Solving:** Proficient in resolving complex loan-related issues and customer concerns. Team Leadership: Experienced in guiding and mentoring team members to achieve departmental goals.
- **Language known**: Hindi & English

DECLARATION:

I hereby declare that the information provided in this resume is accurate and true to the best of my knowledge and belief. I understand that any false information may lead to disqualification or termination of my candidature.

PLACE: **SHRAVAN PANDEY**