

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**