

## Shivam Chawla

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### *Career Objective:*

Seeking a position to utilize my skills and abilities in the Industry that offers professional growth while being resourceful, innovative and flexible. Along with having a long-term relationship and to conduct myself in such a manner to uphold the dignity of profession.

### *Professional Summary:*

**Total Experience in CAD: - 6 years**

**Yes Bank Limited, Noida**

Manager in Credit Administration Department-

From November 2021- Till Now

**Axis Bank**

Deputy Manager in Credit Administration Department-

**From December 2019- Till November 2021**

**RBL Bank Limited, New Delhi**

Assistant Manager in Credit Administration Department- **From August 2017 to December 2019**

### Work Exposure:

- **Credit administration of Wholesale Banking ensuring compliance of all pre-sanction and post sanction formalities, co-ordination with internal teams** (Legal, Risk, Compliance and other departments) for preparation of documents and disbursement of sanctioned facilities, both Fund based (Term Loan, Working Capital Facilities i.e., CC, WCDL etc.) and Non-Fund based (Letter of Credit, Bank Guarantee etc.)
- **Different types of works handled:**
  - ✓ Studying the approved CAM (Credit Arrangement Memo), preparation of Sanction Letter, standard documents including non-standard documents (loan, guarantee, security) & getting them executed by the Relationship Managers.
  - ✓ Checking of the executed documents, perusing constitutional documents, checking KYC of the signatories to the documents, conducting ROC search; compliance of Companies Act 2013, following RBI guidelines etc.
  - ✓ **Creation of Security (Hypothecation, Mortgage, Pledge, Lien etc.) and perfection of security including registration of charge with ROC, CERSAI entries.**
  - ✓ Disbursement of Credit facilities after ensuring full compliance of pre-sanction terms and conditions and also ensuring compliance of post disbursement formalities.
  - ✓ Tracking/reporting of documentation deferrals and financial/other covenants in C-Cube.
  - ✓ Liaise with external empaneled vendors (Advocates/Law Firms, Valuers, Stock Auditor) for preparation of Title/Legal Search Reports (TSR/LSR) & Valuation Report related to the properties to be mortgaged, also handling queries with respect to the title and valuation of the properties.
  - ✓ Monitoring of accounts, insurance coverage, monitoring pending compliances, handling Internal Audits, Process Control Audit, RBI Audit etc.
  - ✓ Exchange of Information as per the RBI Guidelines on quarterly basis.
  - ✓ Preparation of Pari passu letters (PP), perusing PP letters received from various banks for credit facilities extended under Consortium Lending and under Multiple Banking Arrangement (MBA).

✓ Perusing Joint Documents submitted to us in case of Consortium Lending.

***Educational Qualification:***

- Post Graduate Diploma in Banking and Finance from Manipal University Bangalore India. (2017)
- MBA in Finance from Bhartiya Vidyapeeth University Pune, India. (2016)