

CURRICULUM VITAE

D.YASHWANTH KUMAR

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Professional Objective

Intend to build a career with leading corporate of hi-tech environment with committed and dedicated people that will challenge me and allow me to use my experiences in a way that is mutually beneficial to myself and my employer and allow for future growth and advancement.

Professional Profile

- Total experience of 9+ years which includes Branch Manager, credit assessment, analysing of financials, end to end loan process for housing loan products, construction funding, financial planning and analysis.
- Overview & effective monitoring of business financials. Analysing the business targets, budgeting, forecasting, variance analysis, necessary planning and actions to achieve the company vision.
- Good at handling multi tasks.

Professional Experience

Organization	: ICICI Bank
Designation	: Chief Manager
Domain	: Credit Monitoring Group
Duration	: Jul 2023 – Jun 2024

Roles & Responsibilities :

- Responsible for credit monitoring groups for CRFG(Construction realty funding group), BBG(Business banking group).
- Timely monitoring the portfolio based on the constructions progress reports, financial progress, sale progress mis, collections, escrow routing, financials and non-financial (stock statements, book debts etc) triggers which predicts account conduct.
- Track and monitor the performance for any deteriorating of financials and take necessary actions in consultation with management.
- Identifying the credit risk involved underlying the account at an early stage.

Professional Experience

Organization : **Keertana Finserv Pvt Ltd**
Designation : Manager - Credit Department
Domain : LAP, MSME Loans
Duration : Dec 2022 – May 2023

Roles &Responsibilities:

- Credit head, responsible for sanctioning loans of LAP and MSME products for Andhra Pradesh, Telangana, Karnataka, Tamil Nadu regions.
- Credit assessment, analytical problem-solving approach.
- Maintaining quick TAT and quality portfolio sanctions.

Professional Experience

Organization : **HDFC LTD**
Designation : Branch Manager
Domain : Housing & Mortgage Loans
Duration : Oct 2017 – Dec 2022

Roles &Responsibilities:

- Act as a leader, motivate, handle team to drive everyone to achieve for one common company goal.
- Financial operations. Drive business to achieve company targets.
- Manage a portfolio with proper customer financial documents, secured property documents, and necessary compliances certificates.
- Review and analyse business profiles, industry trends, identify risk involved in lending and after a thorough discussion and understanding of clients profile provide necessary mitigants for the risks identified and provide sanction.
- Approval authority to decide and sanction the loans as per the company norms.
- Strong Financial analytical skills. Problem solving.
- Responsible for yearly audits and adhere to comply the necessary.

Professional Experience

Organization : **Capgemini**
Designation : Consultant
Domain : Financial Planning & Analysis.
Duration : April 2016 – Sept 2017.

Roles &Responsibilities:

- Analysed the company financial data for Infra SBU like revenue, Head count, margins and operational data like head count pyramid, revenue productivity etc and presenting it to Vice President for decision making.
- Prepared the Budget numbers of SBU and variance analysis from past trends. Gathering the Forecast data from Infra SBU (IMS) for revenues, headcounts, every month.
- Drawing the patterns from previous years and finding the trends, relationships with the data.

Professional Experience

Organization : **Hdfc Bank**
 Designation : Credit Manager.
 Domain : Wholesale Credit Risk- Business Banking(SME)
 Duration : Mar 2015 – April 2016

Roles & Responsibilities:

- Responsible for CAM preparation and Evaluate Credit requirements of Customers of SME clients with HDFC guidelines, procedures and other regulatory requirements.
- Credit Appraisal, underwriting of Credit proposals and Analysis within stipulated TAT.
- Credit appraisal including financial analysis to understand the solvency, liquidity position and repayment capacity of the customer, preparation of appraisal notes, credit checks, collateral adequacy, Account conduct etc.
- Recommendation and Approvals of loan files as per the approval matrix.

Professional Experience

Organization : **CONVERGYS**
 Designation : Associate Programming/Analysis for development.
 Domain : AS400 (Synon)
 Duration : Jun 2011 – Aug 2012

Project Undertaken in CONVERGYS

Project Name : ICOMS
 Roles and Responsibilities : Development followed by functional testing and bug fixing.

Academic Record

Degree	Year	School/College	Percentage or CGPA
PGDM(Finance,Analytics)	2013-2015	Institute of Management Technology(IMT), Hyderabad	7.44 CGPA
B.Tech (ECE)	2007-2011	MVGR College of Engineering, JNTU Kakinada, Vizianagaram	73.23%

XII(IPE)	2007	Sri Chaitanya Jr. College, Visakhapatnam	93.40%
X(ICSE)	2005	St. Aloysius High School, Visakhapatnam	70.66%

Strengths

- Good Team Spirit, Positive Attitude, Adaptability, Multitask.

Personal Details

Father's Name : D.AnandaRao
 Mother's Name : D.Padmaja
 Date of birth : 19-08-1989
 Languages Known : Telugu and English

Certification Details

Scrum Alliance Certified Scrum Product Owner®
 Digital Badge : <https://bcert.me/sypnmztyi>.

Declaration

I hereby declare that all the details furnished are true up to the best of my knowledge.

Place:

Date:

(D.YASHWANTH KUMAR)