



SHRIMI RASTOGI

CREDIT ANALYST

PROFILE

Bringing over 12 years of extensive expertise in Credit Analysis, Mortgages, Retail Branch Banking, Product Policies and Compliance. Specializing in managing both corporate and individual financial analysis, evaluating creditworthiness and ensuring policy alignment with Credinomics and Capstone principles. Proficient in identifying emerging industry trends to drive organizational objectives and profitability. Experienced in overseeing internal audits, ensuring compliance, and upholding stringent governance standards. Effective communication, negotiation and problem-solving skills facilitate seamless interactions with clients and stakeholders. With oversight of retail branch banking operations, adept at managing diverse financial products while ensuring regulatory adherence.

WORK EXPERIENCE

Kotak Mahindra Bank DEC'21 - NOV'23

Location Credit Analyst

- Led a team of managers overseeing budgeting and forecasting short/long-term plans, analyzing internal financial reports, and presenting operational results to the management. Implemented cost-effective strategies to reduce operational costs and enhance overall efficiency.
- Conducted risk assessments, ensured compliance, and carried out periodic audit examinations for the entire business and portfolio.
- Offered analytical and reporting assistance to Business Management, Client Management, and Sales teams to support their execution.

PNB Housing Finance Limited FEB'17 - DEC'21

Area Credit Analyst

- Responsible for overseeing team management, conducting overall risk assessment, compliance, and periodic audit examinations for the business and portfolio.
- Prepares monthly financial reports and analyses, and communicates findings to divisional management, highlighting opportunities and risks related to the financial plan.
- Manages the annual target and budget process by issuing guidelines, analyzing performance, generating key management reports, consolidating information, and monitoring changes.
- Assists with various financial business cases, models, and standard templates to ensure quality, accuracy, and focused analytical review.
- Participates in the development, implementation, review, and monitoring of various credit programs, providing training and coaching to enhance team competency and improve processing efficiency.
- Regularly analyzes delinquency and Potential Future Delinquencies (PDD), and implements corrective measures.

CONTACT

+91 9595612768

shrimirastogi@gmail.com

C-1301, Prima Domus,
Balewadi, Pune- 411045

www.linkedin.com/in/shrimi
-rastogi-29348733

EDUCATION

2023

IIT MADRAS

Certification in Data Science and
Artificial intelligence

2011

SINHGAD INSTITUTE OF
MANAGEMENT, PUNE

PGDM Finance affiliated by
AICTE ; secured 77%

Masters in Personal Management
affiliated by Pune University ;
secured 75%

2009

NATIONAL P. G. COLLEGE,
LUCKNOW

Bachelor in Commerce ; secured
65%

2006

12th from Cathedral Convent,
Lucknow affiliated to CBSE Board;
secured 77%

2004

10th from Carmel Convent,
Lucknow affiliated to UP Board;
secured 69%

SKILLS

- Credit & Risk Analysis
- Financial Analysis
- Teamwork
- Time Management
- Leadership
- Effective Communication

LANGUAGES

- English (Fluent)
- Hindi (Fluent)

● **HDFC Bank Limited**

NOV'15 - JAN'17

Credit Analyst

- Analyzing and reviewing loan applications to determine credit limits based on set policies.
- Implementing cost-effective strategies to reduce operational costs and enhance overall efficiency.
- Offering analytical and reporting assistance to Business Management, Client Management, and Sales teams.
- Evaluating financial data and verifying credibility through direct discussions with corporate entities.
- Regularly monitoring the portfolio for delinquencies and overseeing resolution along with collections.

● **Indiabulls Housing Finance Limited**

AUG'13 - OCT'15

Risk Analyst

- Analyzing and examining financial documents and customer credibility to prepare credit memos for decision-making.
- Conducting credit analysis and financial assessments for businesses, and generating timely financial and risk reports to enhance business operations.
- Reviewing financial data, performing comparative analyses, and introducing new cost management methods.
- Providing analytical insights for important strategic decisions.
- Overseeing internal audits and ensuring compliance.
- Regularly monitoring the portfolio for delinquencies, resolving issues, and managing collections.
- Analyzing delinquency and PDD regularly, and implementing corrective actions.

● **ICICI Bank Limited**

MAY'11 - JUL'13

Assistant Manager

- Develop and nurture long-term relationships with Privilege customers.
- Evaluate customers' financial situations and offer suitable solutions to meet their needs.
- Recommend and endorse financial products to address customer requirements and financial growth.
- Manage a team to ensure effective collaboration among all employees to attain desired outcomes.
- Deliver seamless and exceptional service.
- Maintain adherence to crucial regulatory and banking standards.