

PROFESSIONAL SUMMARY

Banking & Financial Services Professional with **11+ years of experience** in **Credit Management, Risk Assessment, Loan Underwriting, and Recovery Strategies**. Expertise in **Retail & MSME Lending, NPA Management, and Compliance (KYC/AML, RBI Guidelines)**. Proven track record of **reducing NPAs, improving loan turnaround times, and enhancing portfolio quality**. Adept at **leading teams, streamlining processes, and driving financial performance**.

Looking for a **challenging role in Credit & Risk Management** where I can leverage my expertise in **Credit Assessment, Portfolio Optimization, and Regulatory Compliance** to contribute to an organization's success.

CORE COMPETENCIES & SKILLS

- **Banking & Financial Services:**
 - Credit Risk Assessment & Loan Underwriting
 - Retail & MSME Lending
 - Loan Processing & Approval
 - Credit Monitoring & Recovery Strategies
 - Asset & Liability Management (ALM)
 - Non-Performing Asset (NPA) Management
- **Risk & Compliance:**
 - KYC/AML & Regulatory Compliance
 - Fraud Detection & Prevention
 - Portfolio Risk Analysis & Mitigation
 - Internal Auditing & Policy Implementation
- **Sales & Client Management:**
 - Customer Relationship Management (CRM)
 - Cross-Selling & Upselling Banking Products
 - Financial Statement Analysis
- **Negotiation & Problem Resolution**
 - Operational & Leadership Skills:
 - Team Management & Staff Training
 - Process Improvement & Automation
 - Strategic Planning & Decision-Making

PROFESSIONAL EXPERIENCE

Union Bank of India | Manager | Apr 2021 – Jul 2024

- Led a team of **recovery specialists**, managing loan collections and implementing strategic recovery plans.
- Conducted **credit risk assessments** and developed risk mitigation strategies to minimize defaults.
- Monitored loan portfolios to identify **delinquent accounts**, ensuring timely action to recover outstanding dues.
- Ensured **compliance with Banking Regulations**, including KYC, AML, and loan recovery guidelines.
- **Analyzed financial data** to detect trends, assess risks, and improve loan performance.

Union Bank of India | Assistant Manager | Apr 2013 – Mar 2021

- Managed **end-to-end loan processing**, from application intake to disbursement, servicing, and monitoring.
- Conducted **Credit Assessments** for retail and MSME sectors, ensuring sound loan structuring and risk evaluation.
- Collaborated with loan officers, credit analysts, and operations teams to streamline loan approval workflows.
- Led a team of junior officers, ensuring operational efficiency and adherence to banking policies.

Education:

- **M.Tech** – Sathyabama University, Chennai **(2004-2006)**
- **B.Tech** – Madina Engineering College, Kadapa **(1999-2003)**

Certificates:

- **JAIIB** – Certified by the Indian Institute of Banking & Finance (IIBF)

TECHNICAL SKILLS

- **Core Banking Systems:** Finacle, Loan Automation System (LAS)
- **Financial Tools:** Excel (Advanced), Credit Scoring Models, Risk-Based Loan Pricing

LANGUAGES

- **English | Telugu | Hindi**