Apeksha Nilak

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Objective

Motivated and detail-oriented finance enthusiast seeking challenging role within Banking domain to gain valuable experience and contribute effectively to dynamic financial operations, leveraging a strong foundation in finance and a keen interest in global banking trends

Professional Summary

Experience in Commercial Banking, specializing in retail and SME Credit within leading public sector banks in India. Proven in asset-based lending underwriting, with expertise in loan documentation. Skilled in assessing KYC analysis, creditworthiness, risk management, and fostering positive client relationships. Dedicated to thorough credit analysis for organizational financial health. Successful in navigating challenging credit scenarios, with a notable record in debt recovery. Encouraging and analytical leader excelling in team building and motivation. Proficient in independent decision-making for impactful contributions to organization success.

Education

M.Sc. Investment and Risk Finance (2022- 2023) - University of Westminster, United Kingdom
Modules: Financial Modelling, Modern Portfolio Management, International Risk Management, Financial Derivatives, Forecasting and Risk Modelling, Financial Information System, Financial Markets & Institutions
Grades obtained: 2:1 (Merit)

B.Sc. Information Technology (2009 - 2012) – University of Mumbai, India
Grades obtained: 2:1 (First Class)

Work Experience

Free lancing – Academic research project Mentor **January 2024- June 2025**

- Collaborate with students to design and execute university research projects.
- Providing tailored guidance on research methodologies, data collection, and analysis.
- Assisting students in using data analytical tools such as EViews, SPSS and Excel.
- Reviewing, edit, and refine academic writing for publication or thesis submission.
- Facilitate brainstorming sessions to generate innovative research ideas and proposals.
- Mentoring students on time management, critical thinking, and problem-solving in research.

State Bank of India – Assistant Manager, Retail Credit **June 2021 – March 2022**

- Conduct comprehensive due diligence on new clients, including requesting, reviewing, and verifying KYC information and documentation of home loans.
- Independently manage client interactions, establish strong relationships, and serve as a valued partner by providing high-quality service and support.
- Managing complete Client onboarding and execution of documentation process and compliances.

Bank of Maharashtra- Credit Manager **June 2019- June 2021**

- Processed average 250 mortgage-based loan proposals with detailed documentation review, credit analysis, security verification, and meticulous due diligence during the fiscal year 2019-2020 worth Rs.110 Cr.
- Conducted KYC analysis, detailed due diligence and analytical risk assessments to ensure compliance with policy and regulatory standards.
- Received twice appreciation for efficiently processing the highest number of loan proposals in quarterly league during the F.Y. 2019-20
- Collaborated with the Chief Manager to help the approval of a Rs. 15 Cr. home loan for a High Net Worth Individual (HNI) client.
- Functioned as a member of the retail credit approval committee for signing off on high-ticket proposals for approval.
- Managed concurrent audits and compliances ensuring the prompt identification and rectification of irregularities in credit processes.

Deputy Manager- Credit **November 2015- May 2019**

- Underwriting credit appraisal proposal note for retail, consumer loan and SME loans and keeping strong liaisons with valuers, and lawyers for obtaining reports for collateral securities.
- Analysing balance sheets, cash flow statements, financial reports and risk rating for financing real estate, residential mortgages, and SME sector credit facilities in compliance with the Bank's lending policy and procedures.
- Proactively managed annual review and renewal of SME cash credit and term loan accounts with advances portfolio value of £9.5 million, using effective credit management, monitoring, and risk mitigation strategies.
- Represented as a member of the branch-level Credit Committee responsible for vetting documents before loan disbursement.
- Successfully recovered non-performing assets by filing suits, debt restructuring and played a pivotal role in the debt recovery process, resulting in a notable loan recovery of Rs. 23 Cr. in the F.Y. 2016-17.
- Submitted civil suits 52 files and initiated 20 cases in Debt Recovery Tribunals for non-performing asset (NPA) accounts in the F.Y. 2017-18.
- Handled non-funded facility portfolio worth Rs. 10 Cr and maintaining accounts in Exim Bills software.
- Acknowledged for issuing a notable number of bank guarantees and LC earning Rs. 10 lakh commissions for the branch, highlighting a keen understanding of revenue generation through financial instruments in the F.Y. 2018-19.
- Mentoring and training to new joiners, offering guidance and support in their onboarding process.
- Demonstrated ability in overseeing statutory and concurrent audits, ensuring regulatory compliance for maintaining highest standards of financial integrity.

Customer Service Executive (Loans & Deposit Operations). **February 2011- October 2015**

- Executing cash deposits and withdrawals seamlessly as a cash teller consistently managing daily average voucher amount consolidated limit of Rs. 15 lakhs with vault balancing.
- Proficient in pension data processing, documentation, and consulting with senior officials in pension departments until the disbursement of pension, with a monthly average of handling 25 files.
- Contributed to the operations team by conducting comprehensive screening checks on KYC documents and ensuring their correct and up-to-date entry into the core banking solution software for loan and deposit accounts.
- Efficiently managing the client loan account opening process, ensuring meticulous documentation, and seamlessly executing simple and equitable mortgages, including the precise noting of mortgage charges with CERSAI and coordination with sub-registrar offices.
- Claim settlements and timely resolutions of complaints of Automated teller machines.

Skills

- Financial statements Analysis
- Unmanageable debt restructuring
- Customer Relationship Management
- Communication skills
- Project financing
- Financial Modelling
- Credit underwriting
- Mortgage financing
- SME financing
- Credit Analysis
- Ms- Word, Excel, Power point
- Decision making
- Credit monitoring
- Loan documentation
- Loan servicing
- Customer complaint Handling
- Analytical Thinking
- Risk Assessment
- Team- building
- Bloomberg
- Problem solving
- Leadership
- Compliance
- People skills
- Customer service

Certifications

- Junior Associate of Indian Institute of Bankers (JAIIB) 2013 – Indian Institute of Banking & Finance
- Certified Associate of Indian Institute of Bankers (JAIIB) 2014- Indian Institute of Banking & Finance
- SME Finance for Bankers (2015)- Indian Institute of Banking & Finance
- Introduction to Securities and Investment (2023) – Chartered Institute for Securities & Investment