

# STUDENT CODE:RK123124304

## *Manager*

### **ABOUT ME**

A dedicated and results-oriented finance professional with a 10+ years of diverse experience in Commercial Banking, Lending, Credit Management, NPA Management, Analysis of Financial Statements, Ratio Analysis, Risk Analysis, Compliances, MSME Credit, Mortgage Lending and Agriculture credit.

### **WORK EXPERIENCE**

**Manager, Indian Bank** **August-2019 to Present**

- Worked five year as Branch Manager in various branches.
- As a Branch Manager worked in various areas such as Business development, team management, sanctioning of various loans such as Agriculture credit, Agri infra credit, MSME Credit, Loan against properties, Home Loan, Personal Loan, vehicle loan, trade finance, monitoring of loan assets, NPA Management, Loan Recovery, Risk Assessment, RBI Inspection, Audit, Compliances, Concurrent Audit etc.

**Assistant Manager, Indian Bank (Erstwhile Allahabad Bank)** **June-2012 to July-2019**

- Worked with credit teams of various branches and participated in processing of various loan proposals such as MSME Credit, Agriculture credit, Corporate credit, Retail Loans.
- Conducted Appraisal of Loans, Analysis of financial statements, Ratio Analysis, DSCR Calculations, NPV and IRR Calculation, Risk assessment, CRISIL RAM Rating of various firms and corporations.
- Assisted in Branch Audit, RBI Inspection, compliances , NPA Management and Recovery.
- Conducted due diligence, KYC & AML, Branch Operations and transactions, Banking Operations.

### **EDUCATION**

**eMasters Degree in Economics, Finance and Data Analysis** **2024**  
Indian Institute of Technology (IIT), Kanpur, India

**Graduation in Mathematics (Hons)** **2010**  
BRABU Muzaffarpur

**10+2** **2006**  
BIEC Patna

### **CERTIFICATIONS**

**Financial Market Analysis** **2024**  
International Monetary Fund

**Junior Associate of Indian Institute of Banking and Finance (JAIIB)** **2021**  
Indian Institute of Banking and Finance

**Data Analytics using R and Python, Power BI and Tableau**  
Grant Thornton (Online)

**2024 (Ongoing)**

## **SKILLS**

- Financial analysis and modeling
- Lending, Rural Credit, Agri Infra Credit, MSME & Mortgage Loans
- Risk Analysis
- Credit Underwriting
- Portfolio Management
- Analysis of Financial Statements
- Credit Management

## **INTEREST**

- Writing Blogs

## **PERSONAL PROFILE**

- AGE: 35 yrs (as of 15 Apr, 2024)
- Languages Known: English, Hindi & Bengali.
- Gender: Male
- Nationality: Indian
- Marital Status: Married
- Annual Current Salary Range (In Lakhs): 21-25