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Summary

I am a motivated professional with 11+ years of dynamic experience into the commercial lending space.

My expertise includes :

- Training and knowledge management.
- Process migrations.
- Process improvement and governance.
- Operations management.

Experience



Deputy Manager- Commercial lending

Wipro

Feb 2021 - Present (2 years 2 months)

Domain expert in the E2E commercial lending space. Loan servicing (Syndication and bilateral), collateral management, insurance, credit application, financial spreading, covenant monitoring.

-Lead projects ensuring successful process migrations. Successful implementation of domain training, process trainings, OJT and BAU.

-Knowledge management of the entire account of a circa 180 FTE team across the Commercial loan and trade services (CLTS) vertical.

- Syndicated loan operations- Notices, LIBOR/SOFR/PRIME-Rollover, Loan set-up, Funding, Reconciliation-cash breaks, fees, repayment.

-SOP delivery, KT plan, knowledge management, KRI, KPI.

-CSAT, FMEA, baselining.

-Managing internal and external stakeholders.



Senior Associate

Moody's Analytics Knowledge Services

Sep 2019 - Jan 2021 (1 year 5 months)

Commercial lending:

Projects: Umpqua Bank and M&T bank

C&I and CRE segments:

-Financial spreading of Balance sheet, income statement and cash flow of borrowers. Perform credit analysis of C&I , CRE, Sole-Proprietorship, Individual guarantor statements and tax returns(1040,K-1) , Business tax returns (1120S & 1120), Government undertakings, NPF orgs, Trusts.

-Spreading the Net cash flow to calculate the NOI and DSCR of IPRE.

- Covenant monitoring

- Banking operations

- Coaching and training

- Quality checks
- Credit Stress testing
- LGD, PD and regulatory rating write-up
- Analysis and approval of SBA EIDL loans for Covid-19.

Assistant Manager

HSBC

Jan 2016 - Sep 2019 (3 years 9 months)

Commercial lending:

- Team management.
- Stakeholder / escalation management.
- End to end CL operations management.
- Loan servicing of bilateral and syndicated loans-wire transfer of funds, covenant monitoring and financial spreading, RWA recon. and reporting.
- Quality check and training.
- Governance and reporting

Credit Services Executive

HSBC

May 2013 - Dec 2015 (2 years 8 months)

- Credit service operations processing.
- Day-end GL reconciliation.
- Loan servicing (Syndicated and bilateral loans),wire transfers, collateral management.
- Covenant monitoring.
- Financial spreading.
- Mapping LGD, PD, BR ratings with credit application based on write-ups.

Process Associate

Genpact

Jan 2012 - May 2013 (1 year 5 months)

- Intercompany transaction processing.
- Invoicing and data processing.
- Account reconciliation activity during month-end.
- Cost and profit center mapping in SAP.

Education



University of Calcutta

Bachelor of Commerce (B.Com. Hons.), Accounting and Finance

2008 - 2011



St.Xavier's Institution

ISC (High school), Commerce

2006 - 2008

10+2

Licenses & Certifications



Wipro CI Project - Wipro



Lean Six Sigma Yellow Belt Certification - University of Warwick



Lean ACE - Genpact



Oracle PL/SQL - NIIT Limited



Business Consulting Foundation - Wipro



Project Management Professional (PMP) - Wipro

Skills

Team Management • Leadership • Project Management • Commercial Lending • Knowledge Management • Microsoft Excel • Moody's risk analyst • Creditlens • Credit operations • Financial spreading