

VIVEK BURNWAL

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M: 9831114492

A certified Credit Professional, having more than 12 years of working experience in banking and finance mainly in SME Department, seeking a position to enhance and utilize my current skill sets.

PROFESSIONAL SNAPSHOT

Core Competence

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| <ul style="list-style-type: none">▪ Credit appraisal▪ Credit Underwriting▪ Credit monitoring▪ Unit inspection▪ Customer Relationship▪ Documents verification & clearance▪ MSME Rating/Credit Rating▪ Dealing with MSMEs▪ Presentation Skill | <ul style="list-style-type: none">▪ Goal oriented MBA professional with more than 12 years of experience in the Financial Sector mainly in SME department. |
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TOTAL WORK EXPERIENCE (12 YEARS 5 MONTHS)

1. BANDHAN BANK LIMITED

Promoted as Senior Manager- SME wef. 01.10.2019.

Designation: **Sr. Credit Analyst (Grade: Sr. Manager)**

Tenure: **Since Oct., 2019 to June, 2020**

Joined as: Credit Analyst, (Manager)

Department: SME

Tenure: Since Aug. 2016 to Sep, 2019

Total Experience: 3 years 10 months approx.

Job Profile:

- Working in SME department for SME loan products such as CC/WCDL, TL, LC-BG etc.
- Credit Underwriting and Credit Appraisal of loan proposals with proper due-diligence
- Recommend and present the credit appraisal to sanctioning committee for sanction/approval
- Credit monitoring on regular basis with an objective of identifying risk, if any, then point out early warning signals with remedial measures.
- Monitoring of post disbursement compliances
- Adhering to Turn around time for processing New/Existing proposals.

- To Coordinate with customer for documents execution in consultation with Corporate Business Operation department.
- Carry out periodic unit inspection (Pre as well as post sanction) to understand the business activity level as well as funding requirement of the customers, if any.
- Attending consortium meetings with Relationship Manager, wherever necessary
- Attending to the credit related correspondence with internal and external agencies
- Deal with internal auditors and RBI auditors for audit purpose
- Maintain good relationship with sales channels and Branch peoples through regular communication and follow ups in order to get quality business.
- Ensure monitoring of credit portfolio to control delinquency and credit loss
- Ensure regular MIS flow to senior management with respect to credit portfolio

2. **ONICRA CREDIT RATING AGENCY OF INDIA LIMITED**

Designation: Manager, SME Rating

Department: SME

Tenure: Since Feb. 2012 to 31st July, 2016

Experience: 4year 6 months

Job Profile:

- Worked in SME department for SMEs rating and SME loan products
- Handled a team consisting of 8 members
- To verify documents and making the subsidy cases ready for NSIC billing
- To assess financials and making them ready for SME loan
- To maintain relationship with employees of NSIC
- To maintain relationship with managers of different Nationalized banks
- Responsible for the creation, implementation and execution of action plan
- Hands on experience in dealing with Credit Rating Products (SME Rating) and SME loan products

3. **NIRMAL BANG SECURITIES PRIVATE LIMITED**

Designation: Relationship Manager, Commodity

Tenure: From July, 2010 to Jan, 2012

Experience: 1 year 7 months

Job Profile:

- Client Acquisitions
- Brokerage (revenue) generation

4. **HDFC BANK LIMITED**

Designation: Team Leader

Department: Liability

Tenure: From Sep, 2007 to Feb, 2010

Experience: 2 years 6 months

Job Profile:

- To handle a team of 7 members in order to meet budgeted target
- To Work in CASA department in sales channel

DETAILS OF KEY ACHIEVEMENTS IN MY CORPORATE JOURNEY

- PAN India Topper in terms of Disbursement of cases in FY'20 in Bandhan Bank
- Participated in SME workshop and Risk Workshop on May,18 and won the Contest.
- Pan India Topper in Feb & March 2016
- Achieved my target and qualified for AMSTERDAM & PARIS trip in FEB-MARCH, 2014
- Awarded with "*Certificate of best performance*" for the month of NOV, 2012 & APR, 2013
- Achieved my target and qualified for SINGAPORE & MALAYSIA trip in OCT, 2013
- Awarded with "*Certificate of Appreciation*" for consistent performance in NSB Business 2012
- Awarded as regional topper in business Achievement in March (1st Month) & April 2012
- Achieved my target and qualified for HONGKONG & MACAU trip in March, 2012
- Selected as Gold Club Member for valuable contribution in Sales Growth in 2009-10
- Awarded for overall Best performance for the year 2009-10
- Awarded for ensuring highest Sales growth for the year 2008-09

Summer Internship Program (as per MBA Curriculum)

Duration: 4 months

Company : Total Plastic Solutions Pvt. Ltd. (Philips Co.)

Project Title : "A Survey & Study on Customer Satisfaction of Products of TPS Pvt. Ltd. With Particular Reference to Relationship Marketing"

Synopsis : The project was involved meeting Customers with a view to check the effectiveness of Relationship Marketing of TPS Pvt. Ltd. The project was also involved a market survey to check the satisfaction level of its existing customers. It was also to check for the product quality offered by TPS Pvt. Ltd.

Exposure : The project gave me insights into the selling functions of TPS Pvt. Ltd. It also gave me the in-depth knowledge of its manufacturing process. On the field exposure to customer grievances.

COMPUTER KNOWLEDGE

Operating System : DOS, Windows 98, ME, XP, Windows-8, 8.1,10

Packages : MS-Office (Word, Excel, PowerPoint)

Languages : C, C++, SQL, Core Java

Good Knowledge of Internet

ACADEMIC PROFILE

Certified Credit professional	Indian Institute of Banking & Finance		2018	Completed
MBA (Finance & Marketing)	ICFAI University	Kolkata	2007	1st
B-COM	Burdwan University	Raniganj	2004	2nd
H.S	W.B.C.H.S.E	Raniganj	2001	2nd
MATRIC	W.B.S.S.E	Andal	1999	2nd

PERSONAL DETAILS

Date of Birth : 28th Dec, 1983

Marital Status : Married

Languages Known : English, Hindi, and Bengali

Present Address : Tara Maa Apartment, Dashadrone
3rd Floor, Flat- B, Checkpost,
Chinarpark, P.O- Rajarhat Gopalpur,
P.S: Baguihati, Kolkata- 700136.

Place:

Date:

VIVEK BURNWAL