

PERSONAL INFORMATION

Amarnath A

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Sex Male | Date of birth 27/09/1991 | Nationality Indian

WORK EXPERIENCE

11/12/2019–Present

Credit manager

Yes Bank, Chennai (India)

- Managing the portfolio of Affordable Housing and Housing Loans with a ticket size of 5 to 50 Lakhs
- Handling Customer of different industries based on their financial and other credit parameters
- Analyzing the risks and benefits of every customers businesses and preparing a detailed report on their business
- Handling the team of 5 Executives and making the best from them effectively
- Managing PDDs and ensuring the documents are received on time
- Managing the EMI Bounces maintaining low profile ratio

18/12/2017–16/12/2019

Branch Credit Manager

Reliance Home Finance, Chennai (India)

Pre Sanctioning:

- Analyzing Customer characteristics and conduct with respect to banking domain for Home Loans and Mortgage Loans
- Handling different Portfolios in Chennai, Pondicherry, Coimabtores and Bangalore
- Financial Analysis and background study to evaluate business performance
- Assessment of facility for the borrower, based on the Capital need and risk appetite
- Assessment of Properties in terms of Legal and Technical part

Post Sanctioning

- Borrower profile aggregation into branch level for monitoring and risk assessment
- Following of Post Dated Documents date in branch level
- Maintaining the branch portfolio at low Risk in terms of EMI Repayment
- Managing Infant Collection Cases and following up for the repayment

01/06/2016–16/12/2017

Credit Relationship Manager

HDB Financial Services Pvt Ltd, Chennai (India)

Pre Sanctioning Process

- Analysing Customer characteristics and conduct with respect to banking domain for unsecured Loans
- Financial Analysis and background study to evaluate business performance
- MIS Handling on a Branch Level

Post Sanctioning Process

- Asset Quality Review of existing facility on periodical basis
- Collection task assignment to field team depending on the criticality of return availed through each

- product
- Handling Collection MIS for entire Cluster
- Relationship establishment with customer to enable cross sell opportunity and retain strong ties with institution

EDUCATION AND TRAINING

29/07/2014–23/05/2016

MBA

M S Ramaiah Institute of Management, Bangalore (India)

Major

- Finance
- Marketing

07/09/2009–30/05/2013

BE

T J Institute of Technology, chennai (India)

Major

- Electronics and Communication

PERSONAL SKILLS

Mother tongue(s)

Tamil

Foreign language(s)

| | UNDERSTANDING | | SPEAKING | | WRITING |
|---------|---------------|---------|--------------------|-------------------|---------|
| | Listening | Reading | Spoken interaction | Spoken production | |
| English | C2 | C2 | C2 | C2 | C2 |
| Hindi | B2 | B2 | A1 | A1 | |

Levels: A1 and A2: Basic user - B1 and B2: Independent user - C1 and C2: Proficient user
Common European Framework of Reference for Languages

Communication skills

- Good Communication skills gained thorough my experinece with sales team and with the superiors

Organisational / managerial skills

Team Handling

- Have been handling cross functional team sub-ordinates in proposal documentation and interest collection tasks
- Organising and co ordinating forum discussion with superiors for case sanction

Business Analysis

- Due delligence on cases to obtain insight beyond the document provided by the borrower
- Evaluation of business based on strategy models like Porter's five force and SWOT analysis

Job-related skills

Mentoring

- Trained New Joinees on job process and nuances
- Assisting in onboarding and act as an ice breaker during their induction

Sound Knowledge on Financial Analysis

Good command on language and communication skill

- Essential to establish the rapport with customer

Digital skills

| SELF-ASSESSMENT | | | | |
|------------------------|-----------------|------------------|------------------|------------------|
| Information processing | Communication | Content creation | Safety | Problem-solving |
| Proficient user | Proficient user | Basic user | Independent user | Independent user |

Digital skills - Self-assessment grid

- Good command of office suite (word processor, spread sheet, presentation software)
- Good command of photo editing software gained as an amateur Poster Maker, and video editor