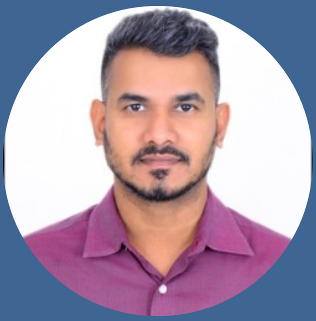

PRASHANT VISHNU KADAM

MBA - Finance with 17+ years of strong experience in Credit underwriting into secured & unsecured loan pr

To apply the best of my knowledge & abilities for the healthy performance of the organisation & to deliver the right things at the right time with right results.

Education and Qualifications

MBA in Finance
Jul 2012 - Jul 2013

National Institute of Management studies, Jaipur, Rajasthan

Passed MBA in Finance with 1st class.

BA
Jun 1999 - Mar 2002

Abasaheb Marathe Arts, Commerce & new Science college, Vikhare Gothane, Ratnagiri

Passed BA (Political Science & Marathi literature) with pass class from University of Mumbai.

HSC
Jun 1998 - Mar 1999

Rajapur highschool & junior college, Rajapur, Ratnagiri

Passed HSC in Arts stream with 2nd class from Kolhapur board.

SSC
Jun 1996 - Mar 1997

Janata Vidyalay, Kondye, Ratnagiri

Passed SSC with 2nd class from Kolhapur board.

Work experience

Area Credit Manager
Nov 2018 - Present

Ujjivan Small Finance Bank Ltd, Mumbai & Gujarat

- Handling Micro finance loans (Group loans & Individual loans - Business enhancement loan, Home improvement loan, Live stock loan, Higher education loan, KPC & KSL etc)
- Taking care of 46 branches of Mumbai & Gujarat location. Managing a team of 4 Cluster Credit Managers & 21 Credit Officers.
- Managing underwriting of all cases in location within stipulated time as prescribed. Taking constant feedback from the team to clear any bottle necks / solving issues & ensuring least attrition in the location.
- Managing the changes in Credit policy as per market requirement to maintain healthy portfolio quality. Training Credit & Branch distribution team regularly on Credit policy & improvement areas.
- Portfolio size handled is 1000 cr. Responsible for credit underwriting, business support & portfolio management.
- Reporting to the Regional Credit Manager who is taking care of entire west region (Maharashtra & Gujarat state).

Sr. Manager (Credit)
Jun 2016 - Nov 2018

Axis Bank Ltd., Mumbai

- Responsible for the underwriting of Home loan, LAP, LAS & Education loan (Sanctioning authority for HL & LAP Rs 75 lac, LAS Rs 20 lac & 10 lac for Education loan) for salaried & self employed both segment customers.
- Doing PDs at the business premises of the applicant for self employed cases above loan amount Rs. 50 lac & in salaried cases above 1 cr.
- Reporting to the Area Credit Manager who manages the CPC.

Manager (Credit)
Jul 2013 - Jun 2016

IndusInd Bank Ltd., Mumbai

- Responsible for the underwriting of Personal loans & Business loans. (Product size 50k to 15 lac for PL & up to 10 lac for BL)

Personal

Name
PRASHANT VISHNU KADAM

Address
Flat # 12, B wing, Bldg # 1, Girnar CHS, Pareira complex, Amolnagar, Naigaon (East)
401202 Vasai

Phone number
9320190981

Email
prashant.v.kadam@hotmail.com

Date of birth
19-09-1981

Place of birth
Bidwadi (Kanakavali)

Gender
Male

Nationality
Indian

Marital status
Married

Driving licence
MH02 20140020315

Website
linkedin.com/in/prashant-vishnu-kadam-9a2096161

LinkedIn
Prashant Vishnu Kadam

Interests

Singing, Martial arts, Exercise, Trekking, Writing blogs, Visiting historical places etc.

Languages

English	Fluent
Hindi	Fluent
Marathi	Native

- Taking PDs at the business place in the higher ticket size cases.
- Sanctioning authority up to 4 lac with L2 deviations.
- Reporting to the RCM, who is responsible for the West region.
- Assisting to the NCM for policy framework as well as policy changes as per the Collection review & market situation.

Credit Manager
Mar 2012 - Jun 2013

HDFC Bank Ltd., Mumbai

- Responsible for the Credit underwriting of Insta Personal loan cases. (Product size Rs 50k to 25 lac)
- Doing Tele PD of the customers before sanctioning or escalating the case to the higher authority.
- Sanctioning authority up to 5 lac with L2 deviation rights.
- Reporting to the RCM, who handles the West region.

Credit Manager
Mar 2011 - Mar 2012

Fullerton India Credit Co. Ltd., Mumbai

- Responsible for the Credit underwriting & login process of the Personal loan product. (Product size was 50k to 15 lac)
- Doing Tele PD before sanctioning the cases & physical PD in higher loan amount cases.
- Sanctioning authority was up to 2 lac.
- Reporting to State Credit Manager, who handles entire Mumbai.

Credit Officer
Nov 2007 - Feb 2011

FamilyCredit Ltd. (SociateGenerale Group, France), Mumbai

- Responsible for the entire portfolio of the STPL product (Salaried & Self employed customers) for Mumbai location. (Product size Rs 15k to 75k)
- Doing quality checks before calling the customers for PD at the branch. Taking PDs of the customers & doing Credit underwriting basis all the checks & provided documents.
- Handled team of 18 Credit executives. (Off role team)
- Reporting to the Credit Manager.

Credit Officer
Apr 2004 - Nov 2007

ICICI Bank Ltd. (under the payroll of I-Process Services India P Ltd.), Mumbai

- Responsible for the Credit Underwriting of STPL cases - Salaried & Self employed customers. (Product size Rs 10k to 75k)
- Doing quality check of the cases before calling the customers for physical PD at the branch.
- Doing PDs of the customers & sanctioning the loans basis provided documents & all the checks done.
- Reporting to the Branch Credit Manager.

Skills

MS-CIT

ADCA (Advanced diploma in computer application)

Tally (5.4 & 6.3)

Achievements

- **Appreciations on mails from Risk head, Credit head for detecting frauds in IndusInd Bank.**
- **Appreciations on mails from RCH, RCM for detecting frauds in HDFC Bank.**
- **Appreciations on mails from Credit head, RCM, ACM for detecting frauds in FamilyCredit Ltd.**