



Contact

Phone | 91 9404477806
Email | pravya220@gmail.com
Location | Panaji, Goa
Experience | 9 Years 2 Months

Summary

- Experienced Credit Officer with a demonstrated history of working in Mid Corporate Segment of Banking industry serving at Canara Bank.
- Proficient in conducting detailed risk assessments, Credit Appraisals & analysing financial statements
- Extensive experience in handling in Export Credit, Trade Credit, BG, ILC, FLC & Bill Discounting.
- Wish to learn & apply my analytical skills & risk management knowledge to support the development and implementation of a robust risk framework within a organisation.

Skills

- Corporate Finance
- Credit Appraisals, Due Diligence and Recommendation
- Credit Analysis
- Financial Statement Analysis
- Large Credit Monitoring
- Financial Statement analysis
- Credit Risk Management
- Credit Rating and Analysis
- Credit Review and Monitoring
- Corporate and Forex Operations
- Project financing
- Loan/Legal documentation
- Management, Information, Planning and Development
- Customer Service
- Branch Banking operations

Certification

1. Certified Associate of IIB & F (CAIIB)
2. Junior Associate of IIB & F (JAIIB)
3. Certified AML & KYC
4. Certificate Course On MSME
5. IT Security
6. Prevention Of Cyber Crimes And Fraud Management
7. Customer Service And Banking Codes
8. Digital Banking
9. NISM-Series-V-A
10. NISM-Series VI DOCE

PRAVIN P VYAWAHARE

Credit | Forex Officer at Canara Bank

Education:

B. Tech - Electrical Engineering | 2014 | Grade 6.5/10
Veerмата Jijabai Technological Institute V J T I, Mumbai

H S C - Science | Maharashtra State Board | 2009 | 88%
S B E S College of Science, Aurangabad | MHT CET Rank- 671

S S C - Maharashtra State Board | 2007 | 91.53% | School Rank - 1

Experience:

Canara Bank (Since Aug'16)

Specialised Mid Corporate Branch, Aurangabad :

- Detailed Credit Appraisal, assessments and recommendation for suitable credit decision.
- Analysis of Customer Financial Statements, Marker Trends, Credit data to assess creditworthiness as per Bank Credit Policy.
- Conducted due diligence and risk assessments & Rating for new and existing clients to ensure compliance with Credit policies along-with Pre & Post sanction exercise, Documentation & Regular Monitoring of the accounts.
- Export Credit in the form Pre & Post Shipment, Interest Subvention.
- Export Bill Discounting & Rectification of EDPMS/IDPMS entries.
- Inland LC, Foreign LC and Compliance of Bills under LC.
- BG, Trade Credit and Supply Chain finance.
- Inward/Outward Remittances and Booking Forward Contract.
- Managing Non fund Based limits of clients.

Credit Review Monitoring, MIPD & Customer Service Section :

Office Administration work in the area of;

- Credit Review, Monitoring & Recovery and Management, Information, Profit Planning, Customer Service Section related matters of more than 50 Branches Coming under our Region.
- Detailed Credit Review of Branch sanctions and advising suitable Risk Mitigation Technique to build strong Credit portfolio.
- Collateral Management, Tracking, Securitisation & Proactive Measures to Safeguard Bank assets and Collaterals.
- Analysis of Loss Making Branches and implementing strategies to overcome it.
- Preparation and Analysis of MIS Data pertaining to branches and to devise the strategies to improve under major Business Parameters.
- Customer Grievances Redressal and Reply to the information sought under RTI Act on behalf of Branches
- Marketing of Tech Products and sourcing Deposits, CASA from the existing and Prospective clients.

State Bank of India: Junior Associate (Nov'15 To Aug'16)

- Managed banking services and customer relations.
- Delivered outstanding customer support, addressing issues swiftly.
- Managed branch functions, attaining exceptional financial growth across the area.