

Vivin Britto

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SUMMARY

Manager at The Federal Bank Ltd with over 11 years of expertise in credit management, team leadership, SME lending, retail credit, and large corporate loans. Demonstrated leadership skills with a track record of driving significant increases in revenue and profitability. Proficient in managing complex and non-standard transactions while providing strategic and operational guidance on risk management. Currently overseeing a "Large" category branch in Bangalore.

EXPERIENCE

Manager

Federal Bank

February 2022 - Present, Bangalore

- Utilizing risk management software to appraise loan proposals for SME financing and retail credit, both fund-based and non-fund based, ensuring compliance with bank policies.
- Research and evaluate clients' creditworthiness
- Supervising and controlling delinquency and credit loss · Monitoring of loan accounts, checking of loan documents and supervising the timely preparation of MIS reports
- Processed and sanctioned loans up to Rs 1 crore by assessing client's financial eligibility.
- Directed a team of 15 sales representatives, achieving a 25% increase in monthly sales revenue by implementing targeted training programs and data-driven sales strategies.

Assistant Manager

Federal Bank

October 2017 - January 2022

- Evaluate customer creditworthiness through comprehensive personal discussions.
- Ensuring credit policy adherence to the accepted standards
- End to end loan processing, from initial receipt of loan application to credit approval stage within TAT parameters
- Act as key point of contact for customer for efficient and smooth processing of loan application
- Assist the Credit Managers in credit approvals
- Processing of files adhering to all processes and policies

Customer Service Associate

Federal Bank

July 2013 - September 2017

- Dealing with the queries of the customers
- Cash deposit and cash withdrawal
- Opening loan accounts
- Ensuring compliance of KYC
- Data Processing
- Managing Files and data

EDUCATION

Bachelor of Commerce (BCom),

Kristu Jayanti College Autonomous · Bangalore, India · 2013

12th

Minor in Commerce · Army Public School Bangalore · Bangalore, India · 2010

10th

Army Public School Jodhpur · Bangalore, India · 2004

CERTIFICATIONS

Certified Credit Professional

Indian Institute of Banking and Finance • 2019

- Loan Policy
- Credit appraisal
- Analysis of Financial statements
- Project Finance
- Working Capital Management
- Export Credits
- Credit Monitoring
- Management of Impaired Assets etc

Customer Service and Banking Codes and Standards - Schedule

Indian Institute of Banking and Finance • 2018

Certified Associate of IIBF

Indian Institute of Banking and Finance • 2015

Anti-Money Laundering & Know Your Customer

Indian Institute of Banking and Finance • 2015

Junior Associate of IIBF

Indian Institute of Banking and Finance • 2014

SKILLS

Industry Knowledge: Skill Development, Quality Control, Mortgages, Credit Risk Management, Business Loans, Regulatory Guidelines, Accounting, Risk Assessment, Mathematics, Credit Scoring, Accounting Software, Stressful Situations, Credit Appraisals, Banking, Research, Credit Analysis, Credit Management, Retail Banking, Credit, Written Communication

Interpersonal Skills: Supervisory Skills, Problem Solving, Interpersonal Skills, Leadership, Analytical Skills, Team Management, Public Speaking, Strategic Planning, Management

Field of Interest: Commercial Lending, Banking, Financial, Credit, Creditworthiness, Risk