

Jatin Sachdeva

Chartered Accountant (India)- 2018 Batch



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Mumbai, India

Professional Summary

Results oriented Credit Risk professional with more than 5 years of experience in credit risk assessments, developing effective credit risk strategies, and ensuring policy and regulatory compliance. Proven track record in preparing credit assessments, risk mitigation reports and assisting in designing credit risk parameters and location filters. Seeking to contribute financial and credit risk expertise to a dynamic financial institution.

Work Experience

Yes Bank

March 2022 - Present

Senior Credit Risk Manager (Assistant Vice President)

- Working as a part of retail banking credit risk team, conducting comprehensive credit risk assessments for large corporates (INR 20 million revenue) in diverse sectors such as automobile, real estate, healthcare and manufacturing based startups.
- The role involves analysing of credit risk reports and make informed decisions regarding credit approvals or rejection for Working capital limits including bank guarantee and LC's, Loan against Property, Auto loans, business Loans and other ancillary lending facilities.
- Leading the team of six junior analysts in order to facilitate end to end lending process.
- Review credit appraisal reports prepared by junior analyst and business teams with respect to accounting treatments, financial adjustments, recommending collateral requirements, structuring loan terms, and suggesting risk control measures to ensure that credit exposures are within acceptable limits.
- Independently finalizing credit risk analysis reports (business and financial analysis) on assigned clients to present before senior management.
- Working on Ad hoc projects such as time and motions study for vendor process improvement, testing deviation logics in decision software and optimizing credit policies and location filters.
- Contributed to the audit process by efficiently addressing and resolving audit queries, showcasing strong problem-solving skills and attention to detail.
- Working with Salesforce, Tableau, SAP, Finn one and other internal software. Extensive use of Advanced excel.

Achievements – Achieved and maintained TAT under 4 days for large ticket size loan above INR 5 crore and 2 days for other small ticket size loans. Maintaining NPA of less than 1% across sanctioned portfolio by devising robust collection follow-up and reminders. One of the youngest achievers being promoted as Assistant vice president in Yes Bank.

IDFC First Bank

Sep 2018 – March 2022

Credit Manager – Business Loans

- Prepared and presented comprehensive credit risk reports to senior management, providing insights, recommendations, and drive informed credit decision-making for lending Business loans and small ticket working capital limits up to INR 20 million.
- The role involved conducting field inspection of assigned clients, process improvement with respect to customer experience and process turnaround time (TAT).
- Streamlined credit approval processes by implementing standard credit checklist and checks leading in reduction of errors by 15%, reduction in decision turnaround time by 30%, better data quality standards and reduction in post approval audit queries.
- Coordinating with other business unit's representatives including both local and remote for smooth assessment closure and start to end disbursement process.
- Worked on SAP, Salesforce, Oracle. Extensive use of Advanced Excel.

Achievements – Awarded 3 times as best credit manager of the quarter for maintaining TAT under 2 days. Awarded 3 promotions in span of 2.5 years. Achieved and maintained lowest delinquency rate of 0.82% over the sanctioned portfolio.

Article Assistant

1. Multiple Audit assignments in varied industries including real estate, NGO's, Education trust, healthcare etc.
2. Worked on various internal audit assignments of both public and private clients.
3. Worked on financial statements, audit work papers and tax filings.
4. Worked on multiple accounting software including tally, SAP, bookkeeper, Zoho books and QuickBooks.

Education

The Institute of Chartered Accountants of India (ICAI) April 2013 - July 2018
Chartered Accountant (CA) India

Panjab University April 2013 – May 2016
Bachelor of Commerce

Additional Information

Certifications: Equity research and valuation (NSE academy), SQL (Apna collage YouTube community), Advance Excel (Udemy)

Skills: Salesforce, SQL, SAP, Oracle, Financial reporting and analysis, Credit risk management, IFRS, BASEL, Effective communication and Problem solving.

Interests: Listening to podcasts and business case studies, chess and Photography.