



Lakshmi Kanth Ch

Head – Credit (Sr.Vice President)

Criss Financial Limited – Expertise in Credit, Risk, Internal Audit, Credit, Product Development, Digital Implementation, Co-Lending & Securitization of Assets

ABOUT ME

Professional in credit and risk management with a proven track record of accomplishment in the housing finance industry. Supervisory, leadership, and oversight of corporate strategy and processes are critical characteristics. Individual is a Chartered Financial Analyst (CFA) with an MBA in Finance and a B.Com (Computers). Nearly 20 years of retail banking expertise, including Affordable Housing Loans, MSME, Micro LAP, Secured Business Loans, Gold Loans, and Commercial Vehicle Loans. In the Affordable Housing Finance Business, I successfully managed risk, credit, internal audit, product development, digital implementation, co-lending, and the securitization of retail assets.

AREA OF EXPOSURE

- Creating and implementing credit and risk management policies and procedures for IKF Home Finance Ltd and Nivara Home Finance Ltd, predominantly in the Affordable Housing segment, to detect, assess, and mitigate risks that may affect the company.
- Specialized and location-specific products and policies were developed for these segments. As a result, the company has a loyal consumer base. Risk, Finance, Business Development & Strategy with a specialization in Banking, Mortgages & Asset Products and Expert in team building
- Engage in the most difficult decisions, providing top management with perspectives and guidance on strategic business risks and function as a business partner, setting parameters not to get in the way of growth, but to ensure business decisions are consistently evaluated considering risk margins.
- Ensuring compliance with laws, regulations, and industry standards related to credit and risk management and managing the company's personnel and resources, including staffing, budgeting, and forecasting.
- Identifying, evaluating, and implementing technology solutions to improve operations and Managing vendor relationships and ensuring compliance.
- Design a comprehensive risk strategy incorporating risk decisioning, data science, business analytics and product management with service level agreements.
- Interact with business stakeholders to provide input in impact of credit strategies on customer communication and collections efforts and preparing SOPs for all departments and ensuring adherence to the norms.

CONTACT DETAILS

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kanth

LANGUAGES

English

Hindi

Telugu

Tamil

EDUCATION

MBA (Finance) – 2004
Nagarjuna University

B. Com (Computers) – 2002
Nagarjuna University

CFA – 2009
ICFAI University



Role Evolution



Apr'05
Jul'07

IDBI BANK
Credit Processing Associate

Aug'07
Mar'09

RELIANCE Capital
CP Team Manager

Apr'09
Sep'11

Deutsche Postbank
 FIRST BLUE HOME FINANCE
Sr.Credit Officer

Oct'11
Jul'12

IIFL FINANCE
Manager – Credit & Risk HL & LAP

Jul'12
May'15

KARVY FINANCE
Sr.Manager – Credit & Risk (Hyd & BLR) LAP, GL & CV

June'15
Apr'16

nivara
Area Credit Manager – KA HL & LAP

May'16
Sep'17

UJJIVAN SMALL FINANCE BANK
Area Credit Manager – KA HL, LAP & SME

Sep'17
Feb'24

IKF Home Finance
Head – Risk & Credit Compliance (SVP)

From
Feb'24

CFL
Head – Credit - SVP

Core Competencies

Strategic Planning & Execution

Analytics & Portfolio Analysis

Fraud Control Framework

Training & Internal Audit compliance

Achievements & Publications

- 3 years college topper in B.Com Graduation
- Awarded Best Credit Manager in Karvy Finance
- How to Manage Home Loan EMI effectively article published in Construction week India.
- How to identify a property scam article published in 99acres.com



Soft Skills & Strengths

Strategy planning, Policy Implementation & Innovation

Leadership and Motivational & Corporate Governance

Implementing cost effective & robust fraud mechanisms & controls

Designing effective Business Assessment templates based on customer segment.

Keen Analyst, skilled in identifying, assessing, monitoring credit