



# C M Vamsi Kishore

Team Lead- Credit Underwriting (ACM)



## Email

vamsykishore93@gmail.com



## Mobile

9676854207



## Total work experience

7 Years 0 Month



## Social Link

<https://www.linkedin.com/in/c-m-vamsi-kishore-751866a0>



## About me

Persistent Credit experienced in Secured and Mortgage Underwriting. At present supervising, training and motivating 8 members team. Offering more than 7 years of Experience in Credit & Risk analysis of Profiles in making recommendations /Sign off.



## Core

### Competencies

#### Ratio Analysis

★★★★★

#### Cash Flow Analysis

★★★★★

#### Risk Management

★★★★★

#### Financial Statement Analysis

★★★★★

#### Team Management and Leading

★★★★★



## Profile Summary

- Team Management and leadership expertise.
- Exposure in financials of various industries particularly study of Financial statements sheets, Cash flows statement, and profit & loss accounts.
- Exposure in consumer/retail risk management, credit risk, market risk and operational risk
- Analysis of Financial Statements includes comparison with the industry by using Yardsticks like profitability Ratios, Liquidity Ratios, Debt service coverage ratios and other relevant Ratios.
- Expertise in assessing profiles of Individuals, Self Employed (Proprietary, Partner-ship firms and Companies) & Non-Resident Indians on loan decision.
- Having good knowledge in US, UK & India lending market.
- Manage and maintain key indicators like TAT and Error rates and Ensuring to achieve productivity towards targets.
- Ability to deal with people diplomatically and willingness.
- In-depth knowledge of quality assurance, productivity improvement and problem-solving skills
- Excellent verbal, written and Interpersonal skills



## Education

2016

**PG Diploma**  
**Manipal University**  
8.9/10

2014

**B.Tech/B.E.**  
**Jawaharlal Nehru Technical**  
**University, Anantapur**  
71%

Credit and Risk Analysis  
★★★★★

Balance Sheet and Profit & Loss  
Account Analysis  
★★★★★



## Technical Skills

MS Office

Finnone

Finacle

Salesforce CRM

ILPS

MS Office Suite



## Personal Information

Date of Birth 22-May-1993

Address Flat 405,4th Floor,  
Jayabheri Vesireddy  
Pramila Apts,  
Prabhat Nagar,  
Chaitanyapuri

City Hyderabad/Secunde  
rabad

Country INDIA

Marital Status Married



## Work Experience

2021  
-  
2021

Team Lead- Credit Underwriting (ACM)  
**HDFC BANK ( Ersthile known as  
HDFC LTD)**

- Sign off on credit proposals up to 1.00 crore INR as per my limit recommended by team members as per Organization policy.
- Maximized performance by monitoring daily activities and mentoring team members.
- Evaluated employees' strengths and assigned tasks based upon experience and training.
- Applied performance data to evaluate and improve operations, target current business conditions and forecast needs.
- Providing inputs to Systems, Policy, Collections, Legal and Technical teams for improving products, processes
- Manage and maintain key indicators like TAT & Error rate and Ensuring to achieve productivity towards company Targets
- Joint responsible for KRA's and appraisals of Team members.

2018  
-  
2021

Sr Credit Manager  
**HDFC LTD**

- Expertise in assessing profiles of Individuals, Self Employed (Proprietary, Partner-ship firms and Companies) & Non-Resident Indians on loan decision.
- Analyzing Credit Bureau reports to assess client ???s credit worthiness.
- Applied performance data to evaluate and improve operations, target current business conditions and forecast needs.
- Joint responsibility for the P&L of the Division together with the sales & Operations team and liasioning with Trade Services, Liabilities, Operations, Sales, Collections and other divisions within the Organization
- Manage and maintain key indicators

2018  
-  
2018

like TAT and Error rates

- Ensuring to achieve productivity towards company Targets
- Regular study on loan products, procedures, policies, lending guidelines & technological resources
- Fraud detection and control along with Audit and compliance.
- Adhered to banking standards and government lending guidelines for loan services.

Credit Manager

**Dewan Housing Finance limited(Now acquired by Piramal Capital & Housing finance LTD)**

- Responsible for Credit underwriting and Risk analysis of Exclusive of Self-Employed profiles and having sanction limit of 35 lacs INR.
- Creating Proposals by Analysis of Financials and Cash Flows of Individuals, Partner-ship firms and Companies to establish credit worthiness for Loan approval process of above 30 lacs to next Level for Sanction.
- Investigated and evaluated customers for creditworthiness and potential risk factors by doing Personal discussion with customers at their business premises.
- Handling underwriting at assigned locations and contributing to the regional performance and the organization as a whole.
- Providing inputs to Systems, Policy, Collections, Legal and Technical teams for improving the products, processes.
- Regular monitoring of Clients through PD site visits, analysis of progress reports and market feedback.
- Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
- Analysed applicants' financial status and credit and property evaluations to determine loan feasibility.

2016  
-  
2018

Credit & Operations -Assistant Manager  
**Axis Bank**

- Responsible for disbursement process



and Risk analysis to Salaried and Self-Employed profiles in Hyderabad region for Retail loans especially in HL and Loan against property.

- Analysis of property and Loan To Value calculations to provide eligibility towards disbursement as per customer eligibility.
- Scrutiny of Property Document, flow of title and ensuring sensitized disbursement.
- Responsible for post disbursement activities such as property document Handling, Cheque issuing and registrations of property.
- Responsible for Charge creation and Mortgage Creation.



## Courses & Certifications

- NISM- Mutual Fund Distributors Certification Examination
- NISM-Depository Operations Certification Examination