

SHRISHTI SURENDRA PRASAD

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SUMMARY

- **Over 3.6 years of experience in risk management and audit**, with a focus on data analytics, AI integration, and process optimization to strengthen control frameworks and organizational efficiency.
- **Conducted detailed risk assessments to identify operational inefficiencies**, ensuring timely implementation of corrective measures and alignment with regulatory standards.
- **Collaborated with cross-functional teams to design risk control matrices** and develop audit plans, enhancing the overall effectiveness of internal controls.
- **Successfully led the implementation of automated risk reporting systems**, enabling real-time monitoring of key risk indicators (KRIs) and improving decision-making efficiency.

CORE COMPETENCIES

- Risk Identification and Assessment, Audit Planning and Execution, Internal Controls and Compliance, Data Analytics and Risk Monitoring, Report Writing and Presentation, Strategic Risk Integration.

TECHNICAL SKILLS

- **Risk Analysis:** Inherent Risk, Control Risk, Risk Matrix.
- **Data Analysis:** Advanced Excel, MS Office.
- **Generative AI:** Microsoft Copilot, Chat GPT.

EXPERIENCE

BAJAJ FINANCE Ltd.

Risk Manager

Pune, Maharashtra

December 2022 to November 2024

Project 1 – Spearheaded the risk assessment and mitigation strategy for a **loan restructuring project**, identifying potential credit risks and implementing safeguards to minimize defaults while ensuring compliance with regulatory standards.

Project 2 – Managed the end-to-end integration of the **loan restructuring process into the CRM portal**, automating risk evaluation and decision-making workflows to improve visibility, reduce manual errors, and ensure timely interventions in high-risk loan accounts.

- Developed and implemented an **integrated risk** and audit framework, ensuring compliance with organizational objectives and regulatory standards.
- Conducted comprehensive **risk assessments** and audits across business units to identify vulnerabilities and ensure adherence to internal controls.
- Collaborated with stakeholders to design risk mitigation strategies and strengthen audit processes for improved operational resilience.
- Monitored **Key Risk Indicators (KRIs)** and delivered actionable insights through detailed risk and audit reports to senior management and the board.
- Stayed informed of emerging risks and regulatory developments, adapting risk and **audit practices** to maintain compliance and safeguard organizational assets.

Goldman Sachs

Financial Analyst

Bangalore, Maharashtra

April 2022 to October 2022

- Saved over US\$3000/- by identifying incorrect invoicing by clients.
- Successfully closed the aged balances where the firm received \$ 2.5 Million.

Deutsche Bank
Risk Operations Executive

Pune, Maharashtra
January 2019 to October 2019

- Re-engineered the data input process, resulting in a 25%-time savings and achieving 100% accuracy in team performance.
- Ensured smooth processing of transactions during the times of corporate action events where the volumes will spike up to 4-5 times.

EDUCATION

St. Mira's College for Girls
Bachelor of Business Administration

Pune, Maharashtra
August 2013 to June 2017

CERTIFICATION

- **FRM & Fintech Course** | IIM Vishakhapatnam — Pursuing | March 2025.
- **Microsoft Generative AI Courses** | Microsoft Learning | October 2024.

AWARDS & RECOGNITION

- Recognized with the Achiever Award in RR for AOP FY 2025 for successful execution of AOP projects of Bajaj Finance Ltd.
- Awarded with KUDOS for exceptional contribution for the month of April` 24 in Bajaj Finance Ltd.