

SHRISHTI SURENDRA PRASAD

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SUMMARY

- **Over 3.6 years of experience in risk assessment and audit within the lending domain**, specializing in evaluating and optimizing processes for secured and unsecured loans, and ensuring compliance across the full loan lifecycle, including origination, collections, settlement, and restructuring.
- **Proficient in utilizing LOS and LMS tools to assess risks, implement controls, and automate processes**, enhancing operational efficiency and ensuring adherence to regulatory standards across all stages of the lending process.
- **Experienced in closing aged NOSTRO balances**, enhancing Key Risk Indicators (KRIs), and managing daily reconciliations (wash report, CASA recon, GSEC) to mitigate financial discrepancies, reduce operational risks, and ensure compliance.
- **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

- Secured and unsecured loans, mortgage loans, Risk Identification and Assessment, Risk Investigation, Governance, 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, Microsoft Copilot, Chat GPT.
- **Lending Tools:** LMS, LOS, Indus, FinnOne, TSETT, Pennant, OneApp, CRM, Salesforce BROCADE.
- **Project Management:** Azure DevOps.

EXPERIENCE

BAJAJ FINANCE Ltd.

Risk Manager

COE Process – Debt Management Services

Pune, Maharashtra

Dec 2022 to Nov 2024

Project 1 – **Completed the risk assessment and mitigation strategy for a loan restructuring project, leveraging tools such as Excel, Risk Matrix, and Azure DevOps** to identify potential credit risks and implement safeguards, minimizing defaults while ensuring compliance with regulatory standards.

Project 2 – **Delivered the end-to-end integration of the loan restructuring process into the CRM portal, utilizing Excel, Risk Matrix, and Azure DevOps** to automate risk evaluation and decision-making workflows, enhancing visibility, reducing manual errors, and enabling 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.

- **Investigated** accounts across diverse product lines (SAL PL & PRO, SME, PLCS) to resolve escalations and implement risk mitigation strategies using analytical tools and sound judgment.
- 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.

Goldmann Sachs

Financial Analyst
Fees and Brokerage Control

Bangalore, Karnataka

Apr 2022 to Oct 2022

- Identified incorrect invoicing by clients, leading to savings of over US\$3000 and mitigating financial discrepancies.
- Successfully closed aged balances in the NOSTRO account, recovering \$2.5 million, and improving financial risk management.
- Collaborated with sales, trading desk, finance, and accounting teams to maintain robust financial controls, reducing operational risks and identifying process improvement areas.
- Developed expertise in identifying Key Risk Indicators (KRIs) on a monthly basis, enhancing the organization's risk management and audit capabilities.
- Managed daily reconciliations (wash report, CASA recon, GSEC), ensuring accuracy, timeliness, and effective risk mitigation.
- Monitored and identified duplicate trades, proactively addressing risk inefficiencies to maintain process integrity and compliance.

Deutsche Bank

Risk Operations Executive
Asset Servicing

Pune, Maharashtra

Jan 2019 to Oct 2019

- Re-engineered the data input process, resulting in a 25%-time savings and achieving 100% accuracy in team performance.
- Monitored timeliness, accuracy, and error rates in corporate actions to ensure proper communication and processing within defined timelines.
- Observed regulatory breaches, counterparty exposure, and operational losses to ensure compliance and minimize financial risks.
- Tracked and mitigated risks related to client satisfaction, notification accuracy, and SLA adherence, ensuring that corporate action changes triggered timely adjustments in trades and required new trade bookings to replace existing ones, minimizing operational and compliance risks.

EDUCATION

St. Mira's College for Girls

Bachelor of Business Administration

Pune, Maharashtra

Aug 2019 to Jun 2021

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.