



**DINESH
CHANDER
PANDEY**
Credit Risk Manager

08939852407

dineshpandey2006@yahoo.co.in

Pune, IN



As a seasoned Credit Risk Manager with over two decades of experience in the financial services industry, I am eager to contribute my extensive knowledge in credit underwriting, risk assessment, and regulatory compliance to a dynamic organization. My goal is to leverage my expertise in driving credit risk projects, implementing innovative solutions, and fostering strong cross-functional collaboration to support the company's financial stability and growth. I am particularly interested in roles that allow me to apply my strategic insight, decision-making acumen, and passion for excellence in credit management to achieve outstanding results.

Professional Summary

- Over 21 years of comprehensive experience in Sales & Marketing, Credit Risk Management, and Credit Underwriting within the Commercial Vehicle & Auto Loan industry.
- Proven expertise in managing legal and collections vendors, regulatory compliance, audit handling, and credit policy development.
- Skilled in leading teams, developing talent, and driving business growth through strategic training and networking.
- Extensive background working in Retail Asset based products across multiple geographic regions including Delhi/NCR, Punjab, Haryana, Himachal Pradesh, Chennai, and Pune.
- Demonstrated ability to assess risks, formulate strategic solutions, and maintain contingency plans to support organizational objectives.
- Strong record of implementing credit risk projects, such as eKYC and Credit Risk Digital, to enhance decision automation and operational efficiency.
- Expertise in vendor relationship management.

Soft Skills

- Time Management
- Problem-Solving
- Teamwork
- Adaptability
- Communication

Technical Skills

- Microsoft Office Suite
- Credit Risk Assessment Tools
- eKYC Platforms
- CRM Software
- Data Analysis



Career Timeline



Core Competencies

- Credit Analysis
- Regulatory Compliance
- Strategic Decision Making
- Leadership
- Risk Assessment

Certifications

- Six Sigma Black Belt (2023)
- Moody's Analytics - Commercial Lending (2021)

Education

- PGDBA in Marketing
Manipal University
1999 - 2001
- B.Sc in Physical Education, Health Education & Sports
Delhi University (IGIPSS College)
1997 - 1999
- 10+2 Commerce
Central Board of Secondary Education (CBSE)
1995 - 1996
- High School
Central Board of Secondary Education (CBSE)
1993 - 1994

Work Experience



Languages

State Head Credit – Punjab, Himachal Pradesh & Haryana

Tata Motors Finance

Apr 2012 – Sep 2013

Area Credit Manager – Delhi NCR

Tata Motors Finance

Feb 2008 – Apr 2012

Branch Credit Manager

Tata Motors Finance

May 2006 – Jan 2008

CV Sales Manager- Delhi NCR

Kotak Mahindra Bank

Jul 2004 – May 2006

CV Relationship Manager- Delhi NCR

ICICI Bank

Sep 2002 – Jul 2004

Field Sales Executive – Delhi NCR

G.E. Capital TFS Ltd.

English Hindi

Hobbies

Watching cricket Playing badminton

Achievements

- Led a team to implement a new version of the CIBIL 3.5 scorecard, enhancing risk-based decision-making for commercial vehicle products.
- Managed a credit portfolio of over INR 200 L, demonstrating strong risk management and decision-making skills.

Projects

Credit Risk Digital Implementation

- Manage project resources, timelines, and deliverables, adhering to strict quality and compliance standards.
- Collaborate with cross-functional teams to integrate digital underwriting solutions within existing systems.
- Oversee the project lifecycle from conception to deployment, ensuring alignment with organizational goals.
- Evaluate project outcomes and impact on credit processes, making recommendations for continuous improvement.
- Train the credit team on new digital tools and processes to ensure smooth adoption and optimal use.

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