



Core Competencies

- Credit Appraisal
- Credit Analysis
- Financial Analysis
- Credit Risk
- Policy Analysis
- Policy Writing
- Problem Solving
- mortgage lending
- Team Leading
- Team Handling
- Data Analysis



Technical Skills

- Operating Systems
- Libre Office
- MS Office



Personal Information

Date of birth **23-Mar-1988**

Gender **Male**

City **Hyderabad**

Country **INDIA**

Akkapatruni Rohit Kumar Dora

Assistant Vice President- Area Credit Manager



10 Years 6 Months



8880565656



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Mortgage Credit Risk Professional with 10+ years' experience in banking, specializing in risk management and analysis.



Profile Summary

With over 10 years of experience in mortgage credit risk management, I have excelled in top-tier private banking institutions. My expertise lies in analyzing credit risk factors, implementing strategies to mitigate potential losses, and driving successful risk management initiatives in the mortgage sector. I have a strong track record of ensuring compliance with regulatory standards and optimizing portfolio performance.



Education

Fintech and Risk Management in Banking and Financial Serv

Indian Institute of Management, Visakhapatnam

MBA/PGDM, 2015

Manipal Academy of Higher Education Manipal

BCA, 2009

Institute Of Management and Entrepreneurship Development



Work Experience

Sep 2019 - Oct 2023

Assistant Vice President- Area Credit Manager
Yes Bank

- Evaluated and underwrote housing loans for salaried and self-employed professionals/non-professionals.

- Assessed the credit risk and financial stability of applicants to determine loan eligibility and terms.
- Supervised a team of credit managers and credit process associates to ensure prompt and high-quality credit solutions for diverse customer segments.
- Conducted process audits, monitored portfolio performance, and executed system integration plans to boost efficiency and compliance.
- Showcased proficiency in credit risk management, financial analysis and reporting, and customer relationship management.

Aug 2017 - Sep 2019

Credit Manager

Dewan Housing Finance

- Analyzed and underwrote housing loans for both salaried and self-employed professionals/non-professionals.
- Assessed credit risk and financial stability of applicants to determine loan eligibility and terms.

Dec 2016 - Aug 2017

Branch Relationship Manager

Kotak Mahindra Bank

- Managed working capital loans for 6 branches in Hyderabad
- Built and maintained relationships with clients to ensure smooth handling of working capital loans

May 2013 - Nov 2016

Credit Relationship Manager

ICICI Bank

- Analyzed financial statements and managed risk to support sound risk management and compliance, with a focus on CMA and documentation.
- Prepared credit applications and conducted post-sanction monitoring to ensure financial stability and compliance with regulations.
- Collaborated with Sales, Legal, Valuation, and other stakeholders to obtain necessary clearances for credit proposals, fostering seamless coordination and swift approvals.

Oct 2023 - Present

State Credit Manager

RBL Bank Ltd

- Supervised a team of credit managers to ensure high-quality and timely delivery of credit solutions for customers across diverse segments and geographies for Telangana region, ensuring consistent application of credit policy, conducting periodic credit reviews, and effectively managing early warning signals and delinquencies.
- Review existing policies, guidelines, and processes regularly to align with the external environment, organizational requirements, and regulatory framework.
- Authorize deviations raised and documented by underwriters while ensuring compliance with the credit policy, maintaining high standards of credit evaluation.
- Coordinate with external vendors, ensuring timely query

resolution, report submissions, and eliminating any non-process related delays through proactive follow-ups.



Courses & Certifications

- Post Graduation Diploma in Banking
- NISM-VI
- Certified Scrum Product Owner