



JOB OBJECTIVE

Loan Documentation and Credit Administration professional with expertise in leading credit documentation, security perfection, loan processing, and capital assessment. Targeting to leverage extensive experience in post-sanction activities for large corporate borrowers in the banking industry.

PERSONAL DETAILS

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 +91 9820778708
 Mumbai , India

EDUCATION

- Credit Risk and Underwriting Course (Pro-degree) | Moody's Analytics | 2021
- Post Graduation in Banking and Finance | University of Wales, Cardiff, UK | 2010
- MBA | The Indian Institute of Planning & Management, Mumbai, India | 2007
- Bachelor of Commerce | Mumbai University, Mumbai, India | 2005

CORE COMPETENCIES

Credit Risk Management	_____
Loan Portfolio Management	_____
Regulatory Compliance	_____
Due Diligence Processes	_____
Credit Monitoring Systems	_____
Post-Sanction Activities	_____
Collateral and Legal Documentation	_____
Loan Funding	_____
Forecasting	_____
Credit Risk Validation	_____

SHAUN FERNANDES

Assistant Vice President



PROFILE SUMMARY

- A competent professional having nearly 14 years of experience in credit administration and loan documentation within the banking industry, with a focus on large corporate borrowers.
- Currently working as an Assistant Vice President at First Abu Dhabi Bank PJSC, Credit Loan Documentation both Bilateral and Consortium for Working Capital Facilities and Term Loans, perfection of security i.e. Deed of Hypothecation, Mortgage, Corporate and Personal Guarantee.
- Recognized for managing overall due diligence processes, internal/statutory audits, and perfecting collateral and legal documentation to mitigate the risk of loss.
- Proven track record in supervising and managing the end-to-end loan documentation process, ensuring compliance with regulatory requirements and internal policies.
- Proficient at implementing efficient credit administration procedures, optimizing workflow, and mitigating risks associated with credit portfolios.
- Supervising the end-to-end creation of SOPs and leading UAT of the core banking system.
- Proven track record in establishing new setups in untapped regions, maximizing profits, and ensuring minimal churn compared to peers.
- Illustrated leadership in cross-functional collaboration, fostering strong relationships with teams, clients, and stakeholders.
- Actively pursuing an FRM course at IIM Vishakapatnam, to elevate financial risk management skills.
- Successfully concluded a five-day management course in Singapore, concentrating on honing effective leadership and managerial skills.



WORK EXPERIENCE

Assistant Vice President (Lead - Large Corporate) | First Abu Dhabi Bank PJSC, Mumbai,

India | May 2018 – Present

Responsibilities:

- Managing the entire Credit Loan Documentation for Working Capital Facilities and Term Loans, perfection of security i.e. Deed of Hypothecation, Mortgage, Corporate and Personal Guarantee.
- Ensuring compliance with regulatory requirements and internal policies, minimizing risks and ensuring accuracy.
- Co-ordinating with cross-functional teams, including underwriters, legal, compliance and business, to facilitate smooth execution of loan documents.
- Supervising the entire CAD structure setup, including SOP creation and UAT leadership for the core banking system as per regulatory requirements.
- Providing recommendations for the development and maintenance of software programs and workflows associated with the loan documentation process.
- Managing portfolios to maximize profits and ensure minimal churn compared to peers.

Achievement:

- Spearheaded the successful automation process of NPA as per RBI regulations, enhancing operational efficiency.

Manager – (Mid-Market & Large Corporate) | Standard Chartered Bank Ltd., Mumbai | May 2016 – Apr 2018

Responsibilities:

- Managing the entire Credit Loan Documentation for Working Capital Facilities and Term Loans, perfection of security i.e. Deed of Hypothecation, Mortgage, Corporate and Personal Guarantee.
- Headed the processing and assessment of securing documentation received as per limit terms into Collateral Management System (CMS).
- Evaluated incoming documents as per limit terms for input into CMS, ensuring compliance with internal procedures and regulatory requirements.

Achievement:

- Played a key role in planning and working on the integration of the Core Banking System.



TECHNICAL SKILLS

FINACLE, CMS, GLCMS & T24

Outlook

MS Office

PERSONAL DETAILS

- Date of Birth: 29th October 1983
- Languages Known: English , Hindi & Marathi



PROJECTS UNDERTAKEN

- Automated Drawing Power in the core banking system, FAB Bank
- Automated Non-Performing Assets (NPA) tracking for working capital loans in the core banking system, FAB Bank



PREVIOUS WORK EXPERIENCE

- ✓ **Manager (Large Corporate) | L & T Finance Ltd., Mumbai | Dec 2015 – Apr 2016**
- ✓ **Officer (Large Corporate) | Abu Dhabi Commercial Bank PJSC, Mumbai | Aug 2014 – Dec 2015**
- ✓ **Deputy Manager | DCB Bank, Mumbai | Feb 2012 – Aug 2014**
- ✓ **Deputy Manager | HDFC Bank, Mumbai | Aug 2007 – Aug 2009**