



Tapabrata Moitra

MBA Finance

Certified FRM – IIM, Visakhapatnam (Pursuing)

Education

- FRM (Pursuing)
– IIM, Visakhapatnam
- Executive MBA (Finance)
– IICT Business School
- B. Com (Hons)
– Calcutta University
- Diploma in Business Management
– IICT Business School
- Certificate in Commercial Credit
– Moody's Analytics
- Certificate in Risk Management
– London School of Business Administration

Core Competencies

- Handling Regional Portfolio for more than a decade
- Handling team of Credit Underwriters
- Credit Risk Analysis
- Financial Risk Management
- Quality Control
- Internal Audits
- Portfolio Analysis
- Cost Management

Portfolios Managed

- Mortgage Lending (Real Estate)
- Unsecured Lending – SME
- Other Secured Retail Lending
– Car Loans, LAS, Gold Loans, Education Loans

Personal Details

Date of birth: 18 Sep 1982

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Present profile: Regional credit manager – Retail Lending

A risk management professional with robust experience of more than 20 years in Underwriting of Retail Lending for multiple Banks and NBFCs. Experience of more than a decade of handling regional portfolio of a reputed Bank. Spearheading the East Region of Yes Bank, am responsible for maintaining the overall Credit Risk Framework of the organization.

Professional Experiences

Yes Bank Ltd (Oct 2012 to presently working)

- I. Sep 2021 onwards Regional Credit Manager, East - Unsecured Lending
- II. Apr 2017 – Aug 2021 Regional Credit Manager, East – Mortgage Loans, Car Loans, Unsecured Loans
- III. Oct 2012 – Mar 2017 Area Credit Manager, East – All retail asset products

HDFC Bank Ltd (Dec 2010 – Aug 2012)

Location Credit Manager, West Bengal, Bihar and North East – Car Loans and Unsecured Loans

Family Credit Ltd (Oct 2008 – Dec 2010)

Branch Credit Manager, West Bengal – Car Loans and Two-Wheeler Loans

Future Capital Ltd (Apr 2008 – Sep 2008)

Credit Manager, West Bengal – SME Loans (Unsecured)

Fullerton India Credit Ltd (Nov 2007 – Mar 2008)

Branch Credit Manager, West Bengal – Unsecured Business Loans

Indiabulls Credit Services Ltd (Mar 2006 – Nov 2007)

Credit Manager, West Bengal – SME Loans (Unsecured)

Lovelock & Lewes Services Pvt. Ltd (Oct 2003 – Feb 2006)

Credit Executive (deputed in Standard Chartered Bank, ABN AMRO Bank) – Car Loans and Unsecured Loans