

Sudhir Panjwani



CONTACT

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Nationality: Indian

Age: 34Yrs

LinkedIn Profile:

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SKILLS

- Strong in MS Access and Excel
- SQL and databases
- Data analytics proficiency
- Business performance analysis
- Risk assessment and reduction
- Financial modeling & Valuation
- Credit Risk Modeling
- Policy Review & Portfolio management
- Training & Coaching

LANGUAGES

- Hindi
- English
- Basic spoken Arabic.

PROFESSIONAL SUMMARY

- Competent, diligent & result oriented professional with an experience of over 12 Years at present in Consumer Banking-Credit Risk Management, Policy & Analytics & Credit Initiation.
- Expertise in reviewing credit proposals to improve company credit exposure and reduce risk, consistently achieving to company KPIs for high-performing, target-hitting results.
- Strong hands on Experience in Analysis Development and implementation of various applications environment using BI Tools, Data Visualization and analytics using Tableau Desktop. Performing Analysis and presenting results using SQL.

OBJECTIVE STATEMENT

To become Part of an enterprising Organization- Eager to work with Individuals and Large Businesses alike, Maintaining the highest standards in the best interest of all parties.

WORK HISTORY

Credit Analyst 11/2014 – 31/01/2021
Abu Dhabi Commercial Bank (ADCB)

Key Deliverables:

- Preparing and analyzing of credit proposals in compliance with the Bank's credit policy and central bank directives guidelines.
 - Vigilant enough to identify fraudulent /Forged and seeded application and cross checking the validity of the documents through all available resources and ensuring all such applicants are blacklisted and highlighted in time to prevent simultaneous fraud attempts.
 - Undertaking risk assessment to determine degree of risk involved in extending credit. Approval with delegated authority level and proposing recommendation approval for higher authority levels.
 - Providing service support and professional credit guidance to business in order to better the sourcing profiles which bring in profitability to bank's investment and less possible risk.
 - Managing Al Etihad Credit Bureau (AECB) related Data Disputes & Complaints with efficiency and satisfactory conclusions.
 - Mentored, empowered and equipped junior team members with talent, tools and resources necessary to accomplish their goal.
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HOBBIES & INTERESTS

- Team Sports.
- Community group Involvement.
- Author (Creative Writing)
- Painting.
- Photography & Blogging.
- Playing Musical Instruments.
- Cooking & Baking.
- Learning Foreign Language.

Key Deliverables:

- Conducting one to one company field visit proposed for Retail and commercial lending by business team.
- Review of documentation of the Company with respect to valid trade license copy, Audited Financial Statements, Income proof where ever necessary.
- Consolidating and Analyzing Financial statements to determine company's financial performance.
- Acquiring in-depth information regarding the concerned Company by ways of other means such as World Wide Web, Zawya, Central Bank website & third party correspondence in order to arrive at a more precise judgment.
- Proposing and recommending to Policy Manager for the Subject Company listing under Target Market listing (TML) or Non Target Market Listing (NTML) basis company validation done through field visit.
- Managed quality assurance including on site evaluations, internal audits.

NOTABLES

- Excellent Communication skills- Oral and Written.
- Highly Motivated Self- Starter with the ability to determine priorities, Plan, Organize and follow through on Assignments.
- Excellent time management skills and able to Multi-Task.
- Profound knowledge in Cards and payments business.
- Polished and Professional Demeanor.

EDUCATION

Bachelor of Commerce
University of North Bengal

Year 2008

MBA – Finance (European international university)
Cornerstone college of international studies - Sharjah
(Year 2020- Ongoing)

CERTIFICATIONS

Certified Banking and Finance Professional
American Institute of Business Management (AIBM)

Financial Statement Analysis- Advanced
Emirates Institute for Banking and Financial Studies

Thanks for giving me this opportunity to present myself for submitting the above and fulfill the answers of the questions related to my CV.