



# VIVEKANAND RAY

## FINANCE PROFESSIONAL | CREDIT RISK MANAGER

Result-oriented MBA (Finance) graduate with 3.5+ years of proven experience across Credit Risk Underwriting, Financial Due Diligence, and Corporate Client Advisory. Expert in analyzing complex corporate profiles, evaluating capital structures, and uncovering financial anomalies. Combines deep quantitative analytical skills with strong stakeholder management, consistently recognized for driving top-tier operational parameters and asset quality on a national scale.

## WORK EXPERIENCE

### L&T Finance, Mumbai

*Title: Credit Risk Manager - Unsecured Underwriting | Nov 2024-Present*

#### KEY RESULT AREA:

- Conducted rigorous financial due diligence and risk assessments of diverse entity profiles, analyzing cash-flow leveraging metrics (FOIR), historical debt obligations, Bureau Analysis and revenue streams to evaluate creditworthiness and capital viability
- Formulated strategic recommendations, appraised complex financial proposals, and exercised delegated authority to approve high-value transactions, ensuring strict alignment with portfolio risk tolerances and asset-quality guardrails
- Managed Digital transformation and system implementation initiatives with external distribution partners (DSAs) to streamline transaction onboarding and ensure frictionless data integrity
- Formulated and executed Pan-India policy alignment training for national sales divisions, effectively driving standardization, strict compliance, and operational efficiency across decentralized networks
- Led a team of 4 credit managers through the rigorous testing phase of a digital investment application, identifying critical system bugs and collaborating with developers to enhance operational software throughput.

### YES Bank Ltd, Chennai

*Title: Credit Risk Manager - Unsecured Underwriting | Dec 2022-Nov 2024*

#### KEY RESULT AREA:

- Executed end-to-end financial evaluation and underwriting for complex loan portfolios, conducting deep-dive analysis of Income proof, Bank Statement, credit histories (CIBIL), and operational data to assess entity creditworthiness and debt capacity.
- Reviewed delinquent cases, documented learnings, and conducted portfolio risk reviews. Conducted process audits, reported anomalies, and monitored NPA cases.
- Facilitated policy refresher sessions for the Sales and DSA teams to streamline login protocols and enhance operational efficiency.
- Mentored and upskilled junior analysts in credit analysis techniques, fraud detection, and regulatory compliance, boosting team analytical throughput and output quality.

## CONTACT

### PHONE

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### EMAIL

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### DOB

26th Feb-1999

### LINKEDIN

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### ADDRESS

Flat Number 203, 2nd floor, Arunodaya Building, B-wing, Plot number :48, sector -16, Ghansoli, Navi Mumbai, Maharashtra-400701

## EDUCATION

### MBA (Finance):

Chandragupt Institute of Management, Patna | 2020-2022

### BBA (Hons.):

Bengal College of Engineering & Technology, Durgapur | 2016-2019

## LANGUAGES

English

Hindi

## SKILLS

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- Credit & Risk Assessment.
- Asset Quality & Portfolio Analytics.
- Corporate & Wealth Advisory.
- Process Auditing & Governance.
- Stakeholder Management & Training.
- Credit Bureau, Income and Banking Analysis.
- Financial Modeling & MS Excel.
- Financial Ratio and Report Analysis.
- Team management.
- Structured Problem Solving.
- Critical Thinking & Decisioning

## CERTIFICATION

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NISM Series V-A: Mutual Fund Distributor.

NISM Series X-A: Investment Advisor.

**Technion Multicultural Team Project (2020):** Collaborated with international peers on a global project.

## YES Bank Ltd (Continued)

### KEY ACHIEVEMENTS:

- Successfully identified and blocked high-value fraudulent funding attempts exceeding 4.7 Cr through meticulous forensic document and credit analysis.
- Achieved top national ranking for portfolio management excellence, balancing rapid transaction processing (TAT) with rigorous risk mitigation to secure minimal delinquency.

## ICICI Bank Ltd, Bangalore

*Title: Relationship Manager - Wealth Management | May 2022-Nov 2022*

### KEY RESULT AREA:

- Conducted rigorous financial analysis and cash flow monitoring of 160+ corporate portfolios to assess working capital health, leverage ratios, and operational viability for credit and investment structuring.
- Performed deep-dive credit and operational risk assessments on corporate current accounts, identifying transactional anomalies and mitigating potential financial exposure.
- Facilitated complex cross-border trade transactions, evaluating the financial risks of cross-border trade mechanisms, letters of credit, and macro-currency exposure for corporate clients.
- Portfolio Growth & Acquisition Expanded the HNI client base by executing targeted acquisition strategies, increasing total Assets Under Management (AUM) through strategic referrals and market penetration.
- Partnered with internal legal, compliance, and product teams to ensure seamless execution of complex corporate financial solutions under strict regulatory frameworks.

## ACHIEVEMENTS

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**Wall of Fame Award (L&T Finance):** Received for consistent performance and taking on additional work responsibilities.

**NCM & NCH Recognition (Yes Bank):** Awarded for highest commitment levels and maintaining excellent TAT with zero errors.

**SPOT-ON Award (Yes Bank):** Received for "Quality Focus" in credit underwriting and risk assessment.

## INTERNSHIPS

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**Praedico Global Research Pvt. Ltd. (May 2021-Jul 2021):** Analysis of Indian Stock Exchange & Investor Behavior. Gained knowledge of stock market fundamentals and technical analysis.

**Central Coalfields Ltd. (Jan 2019):** Project on Working Capital Management. Learned working capital processes and daily operational importance.