








<b>KIRAN MESTRY</b> Business Analyst Banking & Finance	<b>Synopsis:-</b> 17 Years of Banking Experience both in Credit and Business for Retail Assets and Liabilities Products.6 Years of Experience in Data Analytics & 8+ Years in Process Management.4+ Years experience In team management. Process & Operational risk Audit experience about 7 years
<b>Personal Info</b>	<b>Experience</b>
Phone 9819625041 E-mail Krisna063@gmail.com Date of birth 04/07/1978 LinkedIn linkedin.com/kiran.mestry	<div> 2015-Oct    <b>Chief Manager - Risk</b> </div> <div> 2020-Aug    IDFC First Bank Ltd </div> <div> <ul style="list-style-type: none"> <li>▪ Process Management for Retail Credit-Risk.</li> <li>▪ Making Of SOPS compliance with Audit requirement</li> <li>▪ In house Project Management</li> <li>▪ Home loans Credit Process implemented.</li> <li>▪ Successfully setting up of CPA shop for Personal loans /Home Loans</li> <li>▪ Monitoring the KRI's /Scorecards of the Credit Team</li> <li>▪ Vendor Management.</li> <li>▪ Testing of System requirements deliverable s.</li> <li>▪ Database Management.</li> <li>▪ Analysis for process gap.</li> <li>▪ Monitoring the existing process for continuous improvement in support of Underwriter team</li> <li>▪ Work towards for any system enhancements.</li> <li>▪ Internal process Audit</li> <li>▪ Managing KPI's</li> </ul> </div>
<b>Skills</b>	<div> 2012-Jan    <b>Manager – Gold Loan &amp; Micro Finance - Process</b> </div> <div> 2015-Oct    HDFC Bank Ltd </div> <div> <ul style="list-style-type: none"> <li>▪ Gold Loan Project Initiatives, Implementation &amp; Project management</li> <li>▪ Fraud Analysis for Gold Loan</li> <li>▪ Cost management for Vendor</li> <li>▪ Managing Unsecured TAT MIS &amp; TAT Analysis</li> <li>▪ Received Silver Star Award:- Towards Continuous support &amp; improvement of Process for Gold Loan – Credit</li> <li>▪ Successfully implemented Gold Loan product on Bank's Loan Operating System.</li> <li>▪ Successfully planned &amp; implemented automated Valuer billing &amp; e-attendance system</li> </ul> </div>
Business Analyst (Product Domain-Non Technical) 	
Project Management 	
Process Management 	
Vendor Management 	
Audit 	

<p><b>Data Analytics</b></p>  <p><b>SAS Base</b></p>  <p>Trained in SAS Base</p>	<ul style="list-style-type: none"> <li>Part of ISO certified Internal Auditors for Retail Credit</li> <li>Implementation of new Process as per the Audit guidelines and Banks norms in Gold Loans.</li> </ul> <p>2007-May      <b>Associate Manager - MIS &amp; Analysis-Business</b></p> <p>2012- Jan      <i>Standard Chartered Bank</i></p> <ul style="list-style-type: none"> <li>Managing an overseas group submission monthly Business Report within group timelines. A scorecard with specific Business KPI's define by group for all products.</li> <li>Managing team of MIS executives(6 on rolls and 8 Outsource resources)</li> <li>Managing retails assets and Liabilities Products MIS/Analysis :- Products covered - PL,Motgage,Cards and card products,CASA,Insurance,Corporate Salary Accounts &amp; Investment</li> <li>Monitoring &amp; managing Sales team monthly Incentives payout across products across region.</li> <li>Managing entire group reporting on overall units budget and forecast of the business.</li> <li>Successful automation of Incentive payout MIS.</li> <li>Successfully cleared Group Audit (SCB)in 2011 &amp; 2012 and have implemented well defined process for Group scorecard making it process driven rather than people driven by automation and streamlining each KPI's with definitions and logic basis the given product requirements</li> </ul> <p><b>Previous Role Job Description:-</b></p> <ul style="list-style-type: none"> <li>Design and Implementation of regional Sales Incentive Programs</li> <li>Running Contest/Programs etc for Sales team</li> <li>Compliance to Internal audit and group audit in respect of KRI, JO/JD's, BCP Test etc</li> <li>Support service team for on- boarding issues</li> <li>Productivity analysis</li> <li>Monitoring Business KPIs</li> <li>Monthly Incentive Payout</li> </ul> <p>2006-Jun      <b>Cost Analyst</b></p> <p>2007-May      ABN AMRO Central Enterprise</p> <ul style="list-style-type: none"> <li>Preparation and booking of Accruals, in agreement with the business and accrual policy</li> <li>To interact with business onshore on an ongoing basis for understanding cost movements.</li> <li>To resolve auditor's queries</li> <li>To prepare and submit Forecast &amp; Budget cost, in</li> </ul>
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2003-Dec	<b>Credit Officer</b>	
2006-Jun	ADFC Ltd -For HDFC Bank Ltd	<ul style="list-style-type: none"> <li>▪ Managing Monthly MIS</li> <li>▪ Managing Cost Analysis</li> <li>▪ Making of Newsletters for different products like Auto loans, Personal loans etc</li> <li>▪ Making of Delinquency report, Non- Starters report, various delinquency trends for Management</li> <li>▪ MEOD Monitoring: -Which involves Monitoring of the Overdrawn Accounts of the Merchants given the OD facility by the Bank. The job involves Daily TOD Monitoring, Weekly Monitoring and Monthly Monitoring. Evaluation of the MEOD cases for the Approval of the Limit</li> </ul>
2003-Jan	<b>Coordinator</b>	
2003-Nov	Capital Services-For HDFC Bank Ltd	<ul style="list-style-type: none"> <li>▪ Processing of files for Auto loans and Personal Loans</li> <li>▪ Dedupe checking of the applications received &amp; checking of the Bank</li> <li>▪ Statement of the applicant</li> <li>▪ Template credit Underwriting for Personal loans - Small ticket underwriting</li> <li>▪ Auditing of the files to be disbursed</li> </ul>
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<b>Education</b>		
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2008-2010	<b>- Certification in Business Analytics from IIM-C</b>	
1999- 2001-	<b>Post Graduation Degree in Accounts [M.COM] of Mumbai University from Sydenham college of Commerce and Economics.</b>	
2011	<b>- Certification in Advanced Excel from NIIT</b>	