**RESUME**

**Chiranjeevi.Talapula,ACMA**

Credit & Risk Manager **Mobile**: 9030524764

 **Email ID**: chiru\_mgs@yahoo.co.in

**Objective:**

To be associated with a progressive organization that can provide me a dynamic work sphere to extract my inherent skills, make use of my attitude towards achievement of organizational objectives and to accumulate knowledge in the corporate environment

**Skills:**

* Comprehensive Knowledge of Credit operation procedures, risk analysis and banking procedures within the Industry.
* To ensure portfolio Quality for the product in the Location while maintaining the service levels TAT (internal and external).
* Ability to offer a Variety of financing options to customers.
* Strong experience in Financial Accounting and Auditing.

**Professional Experience Summary:**

**Organisation:** PNB Housing Finance Limited

**Duration:** From 11/04/2018 till date

**Designation:** Branch Credit Manager

**Roles and Responsibilities –**

Working as a Risk Underwriter handling both Home Loans and Non Home Loans products.

* Position carries Credit Approval authority and management of the Company’s ware house line of Credit.
* Handling SENP and SEP profiles upto 10 Crores loan amount.
* Maintaining TAT as required by management for approving or proposing cases.
* Analysing various ratios like DSCR, Debt Equity ratio, working capital, debtors collection cycle, etc for High Value cases to understand the financial position of the customer and proposing cases.
* Providing Trainings to sales People regarding Company Policies and products.
* Portfolio Review of high value cases of above 5 Crores on regular basis.

**Organisation:** Kotak Mahindra Prime Limited.

**Duration:** From 11/03/2016 To 10/04/2018

**Designation:** Branch Credit Manager

**Roles and Responsibilities -**

Worked as a Car loans Credit Manager handling Telangana State New Car, Used Car, Refinance with a team of 10 CPA’s.

* Position carries Credit Approval authority and management of the Company’s ware house line of Credit.
* Analysis of Financials and sanctioning of Loans as per KMPL policies.
* Following up with Collections people regarding Infant cases and visiting Customers for payment of over dues along with Collections and sales people.
* Maintaining TAT as required by management for approving or proposing cases.
* Interacting with Customers directly for High Value Cases and understanding their Credit needs, requirements and proposing the cases.
* Proposing high value cases of above 100lakhs to head office as per the company norms.
* Giving training to DST and PD coordinators about new policies or new products on regular basis.
* Dealer visits will be done on regular basis along with Relationship Managers to interact and maintaining good relationship with them.
* Communicating with the banks and other credit firms to analyze each client’s credit issues.
* Conducting Spot Approvals at dealerships for providing better TAT and increasing confidence among dealers about approvals by KMPL.
* Worked closely with National credit managers in Recredit activity of Delinquent cases.

**Organisation:** Chiranjeevi Talupula and Assets.

**Duration:** From 08/06/2012 to 22/01/2016

**Designation:** Proprietary Concern.

**Roles and Responsibilities –**

* Practiced Cost accountant by handling various works which include filing of income tax returns, TDS etc for various clients.
* I have involved in preparation of projected financials as per Client’s requirement for availing of loans.
* Have prepared Budgeted Cost analysis and comparing with actual results.

**Article ship Experience:**

**Organization:** Suresh and Babu Chartered Accounts**.**

**Duration:** From March 2007 to April 2011**.**

**Designation:** Article Student

**Roles and responsibilities –**

* Worked as an Articled Assistant in Suresh & Babu, one of the leading Chartered Accountants firm in Vijayawada and have done many bank audits which includes Statutory Audits, Concurrent audits etc.
* Handled Statutory Audit of Various banks namely SBI, Indian Bank etc regarding preparation of LFAR and other related documents and verification of correctness of Asset classification
* Handled Concurrent Audit of various banks namely Andhra bank, Bank of Baroda, Union Bank etc Comprising vouching, verification of Loan documents and verification of the day to day operations of the bank
* Revenue Audit regarding verification of revenue leakage in the bank transactions.
* Information Systems Audit and Migration Audit of various banks.
* Preparation & Review of Tax audit report in accordance with the provisions of Income Tax Act
* Preparation of Projected Financial Statements for clients to avail Loans from Banks.
* Review the company’s Financial statement i.e. Ratio Analysis, Profit, loss statement and balance sheet of clients to know about the financial position of various companies.

**Core Competencies:**

* Well-rounded experience with managing Credit and loans.
* Ability to work well under pressure and meet required TAT.
* Adept and work well independently and in group settings.
* Proficient at observing analyzing and interrupting financial trends.
* Excellent internal and external communications and organizational skills.
* Leadership Quality.
* Adaptability and flexibility.
* Willingness to learn and Quick learning**.**

**Certifications:**

* Certificate from Crisil on Understanding & Analysing Financial Statements
* Completed General Management and Communication skills Programme Conducted by ICAI.
* Undertook 100hrs of Information Technology training Conducted by ICAI.
* Certified in Computing, accounting and finance conducted by ICWAI**.**

**Achievements**:

* Secured All India 81st Rank in ICWA final.

**Educational Qualifications**:

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| --- | --- | --- | --- |
| Year | Degree | Institution | Percentage |
| DEC 2010 | ICWA | Institute of Cost and Works and Accountants of India  | 52% |
| NOV 2010 | CA Inter | Institute of Chartered Accountants of India. | 50% |
| DEC 2011 | BCOM(Commerce) | Acharya Nagarjuna University | 72% |
| MARCH 2006 | Intermediate(MEC) | Sri chaintanya | 88% |
| MARCH 2004 | SSC | Kennedy high School | 78% |

**Declaration**:

I, hereby declare all the above information provided is true to the best of my knowledge and belief.

**Personal Details**:

**Date of Birth**: August 03, 1988

**Marital Status**: Married.

**Place**: Hyderabad **Chiranjeevi .Talupula**