



DARPAN AGRAWAL

darpan.ft204024@greatlakes.edu.in

Phone: +91-9719032075

DARPAN | LinkedIn

CORE COMPETENCIES

Credit Analysis and Credit Rating
Risk Management
Financial Statement Analysis
Internal Audit and Compliance
MIS Reporting & Documentation
Investment Banking
Concurrent Auditing
Retail & Commercial Lending
Reconciliations of GL accounts
Trade Life Cycle(FO, MO & BO)
SWAPS(CDS, IRS, Equity, Currency SWAP)
FOREX Market
Equity, Options, Derivatives, Futures
MBS & CDO
Beta, CAPM, WACC, IRR
Technical Analysis using indicators
Regulatory Reporting
SWIFT Payments
Loans Processing

ACADEMIC DETAILS

- **PGPM (Finance|Analytics)** from Great Lakes Institute of Management, Chennai in 2020 with 2.87/4.00
- **B.Tech. (ECE)** from GLA Institute of Technology and Management, Mathura in 2014 with 66%

IT SKILLS

- **Oracle ERP**; CBS (Core Banking Solution), CISSU
- **MS Office**; MS Word, Advance MS-Excel, PowerPoint
- **Data Visualization**; Spotfire, MS Visio, PowerBI, Tableau, Knime
- **Trading Data**; THOMSON REUTERS

CERTIFICATIONS

- **Coursera 2019**; Certified in Introduction to Financial Accounting by University of Pennsylvania
- **Accenture 2019**; IIBA certified Business Analyst
- **Societe Generale 2020**; Certified in Derivatives: Forwards, Options and SWAPS | Certified in Credit, Liquidity and Market Risk | Certified in Financial Markets | Certified in Trade Life Cycle
- **Udemy 2019**; Certified in Introduction to Financial Statement Analysis, Certified in Investment Banking, Certified in Stock Trading, Certified in PowerBI

PROFILE SUMMARY

- Versatile, high-energy professional, offering more than **50 months** of qualitative experience in various aspects of **Banking and Financial Operations including LOD1, LOD2 and LOD3**
- More than **36 months** of experience in **Credit Analysis, Credit Assessment and Credit Rating** in one of the largest public sector banks of our country
- Worked as **Investment Banking Auditor** in Societe Generale Global Solutions Centre; participating in Audit Mission Planning, Risk Assessment, Diagnosis, Investigation, Reporting and Closure of audit Recommendations
- Expertise in performing **internal audits** of processes related to **investment banking** domain focusing on **risk mitigation**
- Hands-on experience in entire set of activities related to Credit Risk Analysis, Liquidity Risk, Financial Statement Analysis, Reconciliations, MIS Reporting, Retail Lending, Commercial Lending, CTS (Cheque Truncation System), NPA (Non Performing Asset) monitoring, AML (Anti Money Laundering), KYC (Know Your Customer), Bulk DD Liquidation, Concurrent Auditing, Inventory Management, BG's (Bank Guarantee), NEFT & RTGS Payments, Oracle CBS (Core Banking Solutions), NACH (National Automated Clearing House), Treasury Management, Liquidity Management
- Well versed with various types of risk: **Credit Risk, Liquidity Risk, Market Risk and Operational Risk**

ORGANISATIONAL EXPERIENCE

Since Jun'20:

Societe Generale Global Solutions Centre, Chennai as Auditor - IGAD (General Inspection & Audit) Team

My responsibilities as Business Auditor includes, but not limited to:

- Actively participate in audit mission planning, risk assessment, diagnosis, investigation, reporting and closure of recommendation.
- Liaise with managers of business units for timely closure of ECB recommendation.

Reviewed GTPS Correspondent Banking Activities

Participated in the mission to assess the adequacy and effectiveness of internal controls in place over the GTPS Correspondent Banking activities. The assignment involved the review of following areas:

- Review of governance framework: SOP, KPI/KRI, LOD1 Controls etc.
- Process specific testing: Payments (FLX) Process, New Pay FX Process, Investigation Process, Conformance (CFT) Process

Reviewed Talent Acquisition Process

Participated in the mission to assess the adequacy and effectiveness of end to end SG GSC Talent Acquisition process and associated activities related to recruitment. The assignment involved the review of the following areas:

- Review of governance framework including permanent control and risk management controls
- Assessment of internal controls around: Recruitment activities across internal and external hiring, including sourcing, assessment, selection and hiring of candidates(across IJP, Referral, Campus, Lateral, Leadership hiring)
- Single-handedly tested various processes like BGV (Background Verification) and lateral hiring, thus providing key findings to mitigate the risk in the process

PREVIOUS EXPERIENCE

Oct'15 - Apr'19:

Canara Bank as Assistant Manager / Scale 1 Officer

My responsibilities as Assistant Manager/Scale 1 Officer and CMO (Credit Monitoring Officer) included, but not limited to:

- **Credit analysis** of clients by identifying business and **credit risk** based on understanding of business model and financial statements.
- As **credit officer**, increased the retail lending business by **INR 15 Cr (33%)**. Worked with High Net Worth (HNI) clients to increase branch business by **5%**.
- Improved **loan disbursement rate** by more than **66%**; achieved highest **KPI** rating amongst over 150 branches
- Introduced alternate **credit rating reports** in my branch like Experian, Equifax, ICRA along with CIBIL for more accurate credit rating and thus reducing the **credit risk**.
- Negotiated with clients having non-performing accounts to decrease the **NPA level** of branch from **4% to 2%**
- Administered **DD(Demand Draft)** clearing activities for **14 states as Team Leader**; supervised transactions worth approximately **INR 50 Cr** on a daily basis
- Suggested IT department to develop an **AI based system** to determine the creditworthiness, particularly for those without credit histories using **Predictive Modelling technique**
- Mitigated **operational risk** in NEFT (**National Electronic Fund Transfer**) payment process to almost **99%**, by coordinating with head office to introduce concept of double punching of account number while posting and verifying any transaction
- Introduced GEFU (**General Electronic File Uploads**) in the branch for enhancing operational performance
- Managed **credit limit** database by setting, removing, and adjusting credit limits determined by strength of credit
- Conducted a time-sensitive & complex investigation to analyse each instance of potential **ML (Money Laundering)** activity and/or suspicious financial activity across multiple domains
- **RFI (Respond for Information)** from head office to review and update AML data during annual credit review.

PROFESSIONAL AWARDS

- Won "**spot award**" and best "**YG (Young Graduate) award**" for Talent Acquisition Mission, 2020; Societe Generale
- Won '**Employee of the Month Award**' **thrice** for being proactive and starting multiple operational excellence initiatives like introducing **GEFU** (General Electronic File Uploads) and double punching of account number in **NEFT (National Electronic Fund Transfer)** to mitigate the **Operational Risk**; Canara Bank

ACADEMIC PROJECTS

- Conducted an empirical study to find out "**what drives change in stock market at the time of election results**"
- Presented a business model at Digital Symposium 2019 at GLIM, "**An Online Market Place for Offline Advertising**"

ACADEMIC ACHIEVEMENTS

- Secured **3rd** position in a competition "**Thinking on the Box**" at IIM, Bangaluru in 2019
- Set-up a Food Venture in "Paisa Vasool 2019", an entrepreneurship event at Great Lakes; earned over **INR 35,000** revenue in 3 days with **31% profit**

EXTRACURRICULAR ACTIVITIES

- **Treasurer** of the **Toast Master Club** of Great Lakes Institute of Management 2019-2020
- Member of the **Finance & Economics Committee** of Great Lakes Institute of Management, Chennai
- Member of Chennai Flood Relief Fund, CBOA which raised **INR 2 Million in 4 days** for Chennai floods victims