

AMIT PUJARA

Credit Risk Management

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📍 Ahmedabad, India - 380015



SUMMARY

Credit risk leader with 12+ years' expertise optimizing portfolios and driving financial analysis for top banks. Proven in building high-performance teams, enhancing governance, and implementing risk frameworks. Skilled at leveraging data insights and aligning policies to maximize returns and mitigate risk

STRENGTHS



Leadership Skills

Mentoring credit teams, defining benchmarks, and fostering performance-driven culture



Executive Skills

Stakeholder Collaboration & Influence



Analytical Problem Solving

Data-driven portfolio analysis and process improvement

EXPERIENCE

Regional Credit Manager

YES BANK

📅 06/2018 - Present 📍 Ahmedabad, India

Leading financial institution in India specializing in corporate banking, retail banking, and financial services

- Increased unsecured loan portfolio by {40%} across Gujarat and MP, improving overall financial stability.
- Led and mentored 11-member credit team for excellence and collaboration.
- Established review cycles and tracking to drive continuous performance.
- Aligned early warnings with mitigation to curb delinquency risks.
- Coordinated with Policy/Product teams to refine norms and address trends.
- Conducted geo-level analytics and cost-of-credit evaluations.
- Proposed API upgrades to boost operational efficiency.
- Oversaw CPV/PD vendors with strict SLA adherence.
- Represented credit in regional leadership reviews.
- Designed scorecard triggers to cut early-stage delinquencies.
- Standardized onboarding with integrated policy and digital tools.

EDUCATION

Chartered Accountant

ICAI

📅 06/2006 - 05/2011

Bachelor of Commerce

Gujarat University

📅 06/2006 - 04/2009

AWARDS



Yes Exemplar - YES Bank



Process Champion - YES Bank



Shining Star - YES Bank



SPOT ON - YES Bank



Silver Star - HDFC Bank

INTERESTS



Technology Enthusiast

Keen observer of global tech trends, automation, AI, and financial innovation



Reader

Passionate reader with a deep interest in historical and mythological literature



Strategy Games

Deep interest in board and logic games such as chess and Go



Travel

Enthusiastic traveler with a keen interest in exploring diverse geographies

EXPERIENCE

Senior Credit Manager

Kotak Mahindra Bank

📅 04/2015 - 05/2018 📍 Ahmedabad, India

Leading private sector bank in India providing a comprehensive range of financial services

- Concluded credit appraisal and decision-making for high-value unsecured business loan proposals, aligning risk strategy with organizational growth objectives
- Strengthened credit governance ensuring policy compliance, credit integrity, and prudent judgment in underwriting
- Collaborated closely with collections and sales leadership, jointly resolving stressed accounts
- Steered early warning and portfolio risk monitoring, proactively finding signals of credit deterioration and recommending pre-emptive actions
- Mentored newly hired Credit Managers on credit policy, process adherence, and prudent decision-making

Credit Manager

HDFC Bank

📅 09/2012 - 03/2015 📍 Gandhidham, India

Major banking and financial services company in India

- Launched career in Credit risk with HDFC Bank's CTG Credit team, gaining firsthand experience in underwriting Commercial vehicles loan proposals
- Assessed creditworthiness of individual and small-business applicants, balancing portfolio quality with business goals
- Supported senior credit leaders in documentation validation, deviation handling, and risk classification of high-volume cases
- Coordinated with sales, operations, and collections to ensure smooth end-to-end processing and mitigate early-stage delinquencies

Audit Manager

Hitesh Thakkar & Associates

📅 05/2011 - 09/2012 📍 Ahmedabad, India

Audit and consultancy firm providing financial advisory and statutory audit services

- Conducted vouching and verification of financial records to ensure compliance with statutory norm
- Increased audit accuracy by 20% by documenting key observations and supporting actionable client recommendations

LANGUAGES

Gujarati

Native



English

Proficient



Hindi

Advanced



TRAINING / COURSES

Power BI

PL-300 certification from Microsoft Corporation

Visual Basic for Applications

Advanced VBA for Microsoft Office

TECH SKILLS

Microsoft Office

Power BI

Visual Basic

BRE

Salesforce

Process Optimization