

Prasad M. Panchal

DVP-Senior Risk Analyst



• Contact

-  +91 981 985 0698
-  prasad.panchal17@gmail.com
-  302, A wing, Sai Sakshi Tower, Ganesh Nagar, Near Sumeru Tower Lok Dhara Phase 3, Kalyan east Kalyan east, Maharashtra (421306)

• Education

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|-----------------------------------|--|
| Pune University
September 2023 | PhD – Business
Economics |
| IIM-Calcutta
March 2015 | Executive Program
in Applied Finance |
| ICFAI
March 2013 | Master of Business
Administration in Finance |
| Pune University
March 2004 | M.Com-Master of
Commerce |
| Mumbai University
March 2002 | B.Com-Bachelor
of Commerce |
| STANDOUT | Post Graduate Program
in Data Science &
Business Analytics |

• About Me

- Ambitious senior analyst with experience leading cutting-edge research to produce fresh, eye-opening insight. Compelling presenter with commitment to supporting development of analytical skills in junior staff members.
- Analytical thinker leverages problem-solving skills to drive continuous improvement. Works cross-functionally to adapt systems to changing business needs and formulate winning solutions.

• Skills

- Credit Assessment and Credit Rating Skill
- Functional Analysis
- Working capital credit assessment skill for MSME, SME and Large Corporate
- Collateral Management, KYC Knowledge, Regulatory reporting, Product level NPA calculation experience
- Grip on assessment of unsecured products
- Various Risks Assessment Skills viz Credit Risk, Operational Risk, Outsourcing Risk (TPRM), etc.
- Team player and Team of Analysts handling experience
- Data collation, graphical representation, research and analytics

• Work Experience

HDFC Bank Ltd. (April 2016 to Till Date)

Designations: DVP-Senior Risk Analyst



Designations: Deputy Vice President (DVP) – Senior Function Analyst, Outsourcing Risk Management Unit, Third Party Risk Management (TPRM) (From June 2022 till Date)

- Analysis of financial & non-financial outsourcing activities and vendors
- Assessment & Reporting of outsourcing risk to senior management as well as Regulator
- Cross functions interaction with all departments across the bank
- ICAAP assessment for outsourcing risk

Designations: Deputy Vice President (DVP) – Regional Credit Head, Commercial Payment Solution (Unsecured) (From June 2019 till May 2022)

Designations: Assistant Vice President (AVP) – Regional Credit Head, Commercial Payment Solution (Unsecured) (From April 2016 till June 2019)

Responsibilities:

- Handling Team of credit analysts.
- Analyse and recommend Commercial payments proposals.
- Assessment of working capital finance for Dealer and Corporate clients and sanctioning of credit line.
- Credit Risk Assessment for Large, Mid, SME and MSME corporates.
- Do Risk assessment of the client in the Rating module basis different parameters of Credit Risk, Business Risk, Industry Risk, Management Risk, etc.
- Liaising with stakeholders (viz Credit Risk, Legal, Corporate Banking Team, Compliance, Collection, Sales, Product, etc.) for betterment of process.
- Had been visiting clients before finalising and recommending high value proposals / critical proposals.
- Had implemented paperless underwriting project.
- Had been liaising with credit information companies and analytics service providers for providing data points for taking appropriate decision while underwriting the proposal.

AXIS Bank Ltd. (January 2007 – April 2016)

Designations: Senior Manager, Senior Credit and Operation Analyst



Responsibilities:

- Set up complete underwriting process for commercial payment (It includes pre-sanction, post sanction and post issuance process)
- Set up strong underwriting team to handle the proposal assessment as well as account set up and documentation (It includes financial rating sheet and proposal note, portfolio reporting format to senior management)
- Had started paperless commercial payment underwriting with the help of online approval system.
- Designed and implemented collection process under secured lending.
- Successfully implemented commercial CIBIL reporting for commercial payment solution.
- Setting up process for SMA reporting of commercial payment solution.
- Had been co-ordinating with EGRC team for entire payment query resolution and seamless process updation into the system.

- Had co-ordinated with corporate banking team, credit risk team, legal and compliance team, IT and operation team for successfully processing and operation of commercial payment.
- Worked for analysis and sanctioning of working capital facility for Large & Mid Corporate and SME segment.

ICICI Bank Ltd. (June 2005 – January 2007)

Designations: Senior Credit Processing Associate



Responsibilities:

- Set up Centralised Credit Backend team for Business cards.
- Had done credit evaluation for Commercial credit cards (It includes analysis of financial statements and preparation of proposal notes)
- Evaluating and Reporting of TAT (Turnaround Time), status of applications, monthly snap-shot, etc. to senior management for betterment of the process
- Provide training to the team on the new products and policies.