Rahul Deshpande

Credit Analyst, SME Lending

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PERSONAL STATEMENT

Credit analyst with 4 years of experience appraising SME and mid-corporate loan proposals from ₹50 lakh to ₹25 crore for an NBFC and a private bank. Skilled in financial spreading, cash-flow based assessment, CIBIL and bureau analysis, and writing credit appraisal memos that move quickly through sanction committees.

CORE SKILLS

- Risk assessment
- Analytical thinking
- Due diligence
- Business writing
- Portfolio monitoring

WORK EXPERIENCE

Credit Analyst, SME Lending · **Sahyadri Capital Finance Ltd, Pune** Mar 2023 – Present

- Appraise 25 to 30 working capital and term loan proposals a month for manufacturing and trading SMEs with ticket sizes up to ₹25 crore.
- Write credit appraisal memos covering financial spreading, banking analysis, GST turnover checks and security cover for the sanction committee.
- Kept the 90+ DPD rate of approved files at 1.1% against a portfolio benchmark of 2.6% over two years.
- Cut average turnaround from 9 to 6 working days by building a standard spreading template in Excel.

Junior Credit Officer · **Deccan Urban Bank Ltd, Kolhapur** Aug 2021 – Feb 2023

- Analysed balance sheets, CMA data and bank statements for 200+ small business and retail loan applications.
- Conducted site visits and stock audits for 60 borrowers and reported early warning signals to the branch manager.
- Prepared quarterly portfolio review notes on overdue accounts for the regional credit head.

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EDUCATION

MBA in Finance · **Modern Institute of Business Management, Pune** 2019 – 2021
Grade: 8.0 CGPA

B.Com in Accounting and Finance · **Shivaji Commerce College, Kolhapur** 2016 – 2019
Grade: 76%

CERTIFICATIONS

Certified Credit Professional · **IIBF** Jun 2022

SKILLS

- Credit appraisal
- Cash-flow assessment
- Advanced Excel
- Financial spreading
- CMA data analysis
- Credit memo writing
- Ratio analysis
- CIBIL and bureau checks

LANGUAGES

- English · Professional
- Marathi · Native
- Hindi · Fluent