VIGNESH K KRISHNA

Senior Credit Analyst | Credit Underwriting | Risk & Lending Operations

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PROFESSIONAL SUMMARY

Credit underwriting and operations professional with 17+ years of experience across retail lending, unsecured credit, risk assessment and loan operations in the UAE and India. Currently working as a Credit Analyst - Unsecured with DEEM Finance in Dubai, with hands-on exposure to credit underwriting, credit administration, Personal Discussion (PD), credit bureau and de-duplication analysis, fraud screening, credit proposal appraisal, sanction condition verification, collateral verification, booking and processing, digitalisation, STP monitoring, financial and legal document validation, due diligence, MIS/reporting, compliance and turnaround-time adherence. Career progression spans analyst, officer, coordinator, team lead and assistant manager roles across financial services and banking organizations.

CORE COMPETENCIES

Credit Underwriting • Credit Administration • Unsecured Lending • Retail Loans • Credit Risk Assessment • Credit Bureau Review • De-Duplication Analysis • Personal Discussion (PD) • Fraud Detection • Due Diligence • Sanction Condition Verification • Collateral Verification • Loan Booking & Processing • Digitalisation • STP Monitoring • Loan Documentation • Credit Proposal Appraisal • Portfolio Analysis • MIS & Reporting • Data Management • Compliance Management • TAT & Audit Adherence

PROFESSIONAL EXPERIENCE

Credit Analyst - Unsecured

DEEM Finance | Dubai, UAE | Oct 2022 - Present

- Perform end-to-end credit underwriting and credit administration for unsecured lending applications in line with internal credit policies, approval parameters and risk controls.
- Assess applicant creditworthiness through detailed review of credit bureau reports, existing liabilities, repayment capacity, banking information, financial documents and overall customer profile.
- Conduct Personal Discussion (PD) with customers to understand income sources, employment/business profile, financial obligations, loan purpose and other relevant credit considerations.
- Perform credit bureau review and de-duplication analysis to identify existing exposures, duplicate applications, multiple lending relationships and adverse credit indicators.
- Review and appraise credit proposals, identifying key risks, policy exceptions and appropriate mitigating factors before recommending cases for approval.
- Carry out sanction condition verification to ensure all stipulated conditions, documents, approvals and risk mitigants are fulfilled prior to disbursement/booking.
- Perform collateral verification and validation, including review of collateral-related documentation and compliance with applicable credit and security requirements.
- Manage credit administration activities from approval through pre-booking and booking stages, ensuring accuracy, completeness and adherence to established controls.
- Verify approved loan terms, conditions, customer details, documentation and system inputs prior to loan booking and processing, minimizing operational and credit-processing errors.
- Monitor digitalisation and Straight-Through Processing (STP) workflows, identifying exceptions, manual interventions, process breaks and cases requiring additional review.
- Track STP performance and application flow to identify processing bottlenecks, documentation gaps and system/process exceptions, supporting improved operational efficiency.
- Coordinate with Credit, Risk, Operations, Sales, Fraud/Risk Intelligence and other internal stakeholders to resolve credit, documentation, system and processing issues.
- Support fraud detection and enhanced due diligence by identifying suspicious indicators, inconsistencies and applications requiring additional investigation.
- Validate banking, financial, business, legal and customer documentation to ensure authenticity, completeness and consistency with the credit proposal.
- Ensure credit files and customer documentation comply with internal policies, regulatory requirements, audit standards and defined credit controls.
- Maintain accurate MIS, credit records and operational data, providing timely reporting on application status, pending conditions, exceptions and credit-processing activities.
- Manage multiple applications within defined Turnaround Time (TAT) and service-level expectations while maintaining underwriting accuracy and quality.
- Contribute to continuous improvement and digitalisation of credit processes by identifying opportunities to reduce manual intervention, improve STP adoption and strengthen process controls.
- Support portfolio quality by applying disciplined underwriting, effective verification procedures and appropriate risk controls throughout the credit lifecycle.

Assistant Manager - Credit Underwriting & Operations

Backer Finance | Kerala, India | Oct 2017 - May 2022

- Managed day-to-day credit underwriting and lending operations, ensuring timely, accurate and policy-compliant processing of credit applications.
- Reviewed applicant documentation, credit information and supporting records to assess credit and operational risks and support informed lending decisions.
- Evaluated cases for completeness, eligibility, documentation quality and adherence to established underwriting and operational guidelines.
- Monitored case movement, processing TAT and documentation quality to maintain efficient credit operations and minimize avoidable delays.
- Coordinated with internal stakeholders to resolve documentation discrepancies, processing issues and credit-related requirements.
- Supported portfolio monitoring, MIS preparation and data-management activities to provide accurate operational and credit information.
- Maintained strong focus on audit readiness, process controls, compliance requirements and accuracy across lending operations.
- Supported management in maintaining consistent underwriting standards and effective operational controls.

Assistant Manager - Credit Underwriting, Auto Loans

HDFC Bank Ltd | Kerala, India | Sep 2015 - Aug 2017

- Managed credit underwriting activities for auto-loan applications, including applicant assessment, eligibility review, document scrutiny and credit-risk evaluation.
- Analyzed credit information and supporting financial documentation to assess borrower profile, repayment capability and overall creditworthiness.
- Reviewed application details and supporting records to identify inconsistencies, risk factors and documentation gaps before credit decisioning.
- Ensured credit files complied with established lending policies, documentation standards, processing controls and audit requirements.
- Coordinated with relevant stakeholders to resolve application and documentation issues and support timely case processing.
- Maintained high standards of underwriting accuracy, compliance and turnaround-time adherence across assigned credit cases.

Team Leader - Credit Underwriting, Used Car & Two-Wheeler Loans

Shriram City Union Finance | Kerala, India | Jan 2015 - Aug 2015

- Led day-to-day credit underwriting workflow for used-car and two-wheeler loan applications.
- Supervised credit case progression, documentation control and underwriting activities in line with established lending procedures.
- Reviewed applicant information and supporting documents to support credit-risk assessment and lending decisions.
- Coordinated operational priorities to ensure timely processing while maintaining underwriting quality and compliance standards.
- Monitored documentation and case status to identify processing gaps and support timely resolution of credit-related issues.

Credit Processing Coordinator - Retail Loans

Axis Securities Ltd | Kerala, India | Aug 2014 - Dec 2014

- Coordinated retail-loan credit processing activities, including documentation verification, data validation and application follow-up.
- Ensured accurate capture and maintenance of applicant and loan information within credit-processing workflows.
- Tracked application status and coordinated with relevant teams to facilitate timely movement of credit cases.
- Supported documentation quality, operational controls and adherence to defined processing procedures.

Officer - Operations & Credit, Retail Loans

Shriram City Union Finance | Kerala, India | Jul 2007 - Jul 2014

- Supported retail-loan credit and operations activities covering documentation, verification, data management and loan-case administration.
- Performed document checks and application-level verification to support accurate and compliant credit processing.
- Maintained credit and customer data and supported timely movement of loan applications through operational workflows.
- Developed strong hands-on experience in lending operations, credit controls, customer documentation and process compliance.
- Coordinated routine operational activities and supported resolution of documentation and processing requirements.

SYSTEMS & TOOLS

Banking / Credit Systems: Loan Origination System (LOS), FinnOne | **Productivity & Reporting:** Microsoft Excel, Word, PowerPoint | **Accounting:** Tally

EDUCATION

Bachelor of Commerce (B.Com) with Taxation | Mahatma Gandhi University, Kerala, India | 2006

ADDITIONAL INFORMATION

Languages: English (Fluent), Malayalam (Native), Hindi (Basic) | **Nationality:** Indian