

# Benedict Arun Kumar

## ( MSc. Germany, FRM IIM Indore, LSSMB)

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## Credit Risk Management / Modelling, Banking, FINTECH (Credit Underwriting, Remedial, Collection & Recoveries)

An ambitious and visionary leader with over 16 years of experience in Banking and Financial Institutions. Proven ability to enhance Credit Policies, optimize debt management frameworks, and foster operational excellence and liability growth. Adept at challenging the status quo and leveraging fintech innovations, including **AI** and **ML**, to drive growth. Expertise in Credit /Operational Risk Management /Modelling.

### Expertise in

- ▶ Credit Risk Management/Modelling.
- ▶ Business Intelligence & Analytics
- ▶ Credit Scoring
- ▶ Strategy Planning
- ▶ International Partnership Management
- ▶ Audit & Consultancy
- ▶ Compliance Management
- ▶ Debt Management
- ▶ Business Innovation & Agility
- ▶ Process Simplification & Re-Designing
- ▶ Project Management

### Core Competencies

- ▶ Portfolio Management
- ▶ Risk Mitigation Strategies
- ▶ Regulatory Compliance
- ▶ Governance & Controls.
- ▶ Statistical and Machine Learning Techniques
- ▶ Credit Underwriting
- ▶ Stress Testing
- ▶ Predictive Analysis
- ▶ Process Automation
- ▶ Stakeholder Management
- ▶ Policy Development
- ▶ Performance Monitoring
- ▶ Strategic Decision-Making

### Executive Summary

- Over 16 years of experience in Credit Risk Management, Operational Excellence within banking and financial institutions, driving strategic initiatives for improved credit risk frameworks and regulatory compliance.
- Streamlined Credit Underwriting, Collection, Debt recovery and Risk Assessment methodologies, enhancing operational efficiency and business planning.
- Applied advanced Quantitative & Qualitative risk assessment methods (**GRC, BRC, NPA**) to optimize performance monitoring and operational efficiency.
- **Fostered a risk-aware culture** by leveraging tools such as **risk matrix indices, KPIs, and RCSA** for proactive risk identification and mitigation.
- **Collaborated cross-functionally** to assess credit risk implications in marketing strategies, enabling data-driven decisions and market agility.
- Strong expertise in regulatory-compliant risk policies, including **Basel II & III, IFRS 9, and UAE CB Module Management systems** for risk-adjusted pricing and provisioning accuracy.
- Advocated for **ESG** integration within risk management, promoting sustainable banking practices aligned with global sustainability goals.

### Professional Experience

Director Operations/Strategy Nov 2023 – Jan-2025  
AI Tamayez Debt/Financial Services ( Innovation Group)

### Professional Abridgement

- Spearheaded full P&L responsibilities, overseeing Collection, and financial planning and analysis for the region.
- Developed and executed business and portfolio strategies, assessing risks and implementing measures to prevent unethical practices while ensuring operational excellence.
- Built and maintained strong relationships with stakeholders and channel partners, ensuring alignment with business planning goals and compliance with evolving market dynamics.
- Reformed company policies to align with business needs and implemented measures to optimize processes for operational efficiency.
- Provided leadership and personal development training, focusing on stoicism and stress management to foster a high-performing team environment.
- Introduced a new Management Information System (**MIS**) to enhance business processes and performance monitoring.

### Key Achievements:

- Spearheaded staff expansion, reducing the attrition rate and increasing team size by **60%** within 13 months
- Achieved a net profit increment of **1,345%** by the end of 2024 through process optimization and strategic planning.

## Skills-Tools

- ▶ Advanced AI Tools
- ▶ Leadership
- ▶ Stakeholder Management
- ▶ Machine Learning
- ▶ Tableau,
- ▶ R
- ▶ SQL
- ▶ Python
- ▶ MitiTab
- ▶ Sigma Excel
- ▶ SAS

Asst Vice President Credit Risk Management ( Remedial & Recoveries)

Aug 2015- Sep-2021

National Bank of Abu Dhabi /First Abu Dhabi Bank ,

### Professional Abridgement

- Exhibited transformational leadership to frame strategic plans, perform business analytics, and develop new modules in operating remedial collections & recoveries function, thus facilitating the implementation of collection strategies to accomplish organizational collection targets.
- Spearheaded Managers in managing collections and recovery portfolios for accomplishing the collections targets for **Retail, SME & Working capital**.
- Conducting timely internal audits as well as DCA's.
- Developed and executed Collection & Recoveries portfolio analysis & strategies, assessing risks and implementing measures to prevent unethical practices while ensuring operational excellence.
- Managed a legal portfolio of underperforming and non-performing loans, including restructures, settlements, and asset sales.
- Capacity planning, Budget & Forecasting for the function.

### Key Achievements:

- Awarded Employee of the Month for boosting the recovery rate from **AED 1.2 to 3.4 Million** within 6 months.
- Improved customer satisfaction with the collections process by training collectors/DCA's on empathy and communication skills.

Majid Al Futtaim JCB Finance, UAE ▶ Apr 2009 – Jun 2015

Manager Credit, Collections & Recoveries

### Key Profile:

- Led a team of credit analysts and support staff through the process of evaluating, analyzing and deciding credit worthiness of retail applications in accordance with the bank's approved policies and procedures
- Directed collection and recovery functions, devising strategies to optimize recovery rates and reduce delinquency.
- Designed and implemented advanced risk models, such as Early Warning signs (**EWS**), to enhance the accuracy and effectiveness of credit risk provisioning assessments.
- Enhanced operational efficiency through resource optimization and streamlined processes, ensuring departmental profitability.

## Professional Experience

- Team Manager - Collections & Recovery | **ABN AMRO Bank – UAE**  
Sept 2006 – Apr 2009
- Agency Manager - **Citi Bank (E-Serve International)**, Hyderabad – India  
Oct 2003 – May 2006.

## Academics

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|---|----------|
| ▶ Perusing <b>Financial Risk Management</b> from (IIM Indore India)                                     | 02-2025  |
| ▶ Certified <b>Lean Six Sigma Master Black Belt</b> /Lean Six Sigma Project ( IMC Dubai)                | 02 -2024 |
| ▶ M Sc. – <b>Business Intelligence &amp; Analytics</b> , University of Law, Berlin Germany ( Full time) | 2023     |
| ▶ PG Diploma in Blockchain Technology & Management, Amity University, Dubai, UAE                        | 2021     |
| ▶ B Com (Computers), Janardan Rai Nagar Rajasthan Vidyapeeth University, India                          | 2007     |

## Training/Accreditation

- Certified for IFRS (International Financial Reporting standards)
- Certified for Financial Statement Analysis – Advanced.
- Excellent interpersonal skills and the ability to relate to people at all level.s.

## Personal Details

Date of Birth: 08 Apr 1981 ~ Nationality: Indian ~ Languages Known: English, Hindi, Telugu, Tamil, and A2 German