

Pradip Sinha

Credit Service Analyst

Abu Dhabi

pradipsinha22_bm9@indeedemail.com

0551735653

Work Experience

Credit Service Analyst

HSBC Data Processing India Ltd - Kolkata, West Bengal

2015 to 2017

India

Key Deliverables:

- Develop and maintain credit risk strategies for CARM UK Corporate customers.
- Assess, analyse and respond to key strategic issues that may impact customer investment as well banking product profitability.
- Analyze financial statements, collateral, debt service, KYC documents and personal cash flow of every transaction.
- Monitor loan portfolio and identify potential problems and proper risk ratings for loans, mortgages and settlements.
- Assist account officers on customer calls and contribute in identifying new business opportunities.
- Research and collate industry data from various sources as applicable.
- Perform other administrative duties as per business requirements.

Wealth Operation Executive

HSBC Data Processing India Ltd - Kolkata, West Bengal

2013 to 2015

India

Key Deliverables:

- Provide top quality service for UK customers in Retail Banking and Wealth Management (RBWM) services.
- Review documents signed by clients for timely submission of loan applications.
- Manage clients' day-to-day transactions and inquiries as per the company's business policies and procedures.
- Proactively coordinate and follow up on client requests for account transaction such as investment on share market products, advances, money movement, client call- backs.
- Interact with clients closely to resolve investment-related inquiries in coordination with advisors, operations staff and other team members a timely and professional manner.

Credit Risk Officer

HSBC Data Processing India Ltd - Kolkata, West Bengal

2012 to 2013

India

Key Deliverables:

- Analyze financial statements and relevant information for credit worthiness for Canadian customers.
- Proactively offer products and services information to prospective customers and follow through credit approval/ disapproval
- Ensure that credit requests are in compliance with the bank policies and procedures
- Prepare credit memos as required per Bank policy for new extensions and renewals for customers.
- Assist relationship managers to obtain Bank approval of products and services to be provided to customers.

Customer Service Associate

HSBC Data Processing India Ltd - Kolkata, West Bengal

2006 to 2012

India

- Assist client service managers (CSM) handling a portfolio of client relationship, Collections of back office process for Credit Cards and Retail Invoice Process for US customers.
- Provide top quality responses to all complex recommendations to customers and provide excellent customer service.
- Monitor the customer's account and their monthly transactions and Credit Card transactions and Retail Banking Accounts.
- Provide support for operational queries and issues.

Education

Bachelor of Commerce in Commerce

CMJ University

2011

Skills

Credit (10+ years), Customer Service (6 years), Retail (8 years), Retail Banking (8 years), RETAIL MARKETING (8 years)

Additional Information

Core Competencies

- Credit Risk
- Data Mining
- Accounting
- Retail Banking
- Administrative Duties

- Customer Service
- Risk Analytics
- Financial Services
- Team work

- Interpersonal Skills

- Risk Management
- Client Relationship
- Financial Products
- Loan portfolio management
- Multi-lingual skills