

SHIVAM KUMAR

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A dual MBA professional with 1.3 years of experience in finance, business banking, marketing, management and credit risk management with the goal to improve decision-making, streamline processes, and drive business growth through data-driven insights.

EDUCATION

Name of Course	Year	Institution	Coursework Skills
MBA (Finance)	2023	Visvesvaraya Technological University	Financial Analysis, Portfolio Management
MBA (Marketing)	2022	Visvesvaraya Technological University	Marketing strategies, Communication
B.B.A (Finance)	2020	Bangalore University, Karnataka	Accounting, Finance, Operations Management, Consumer Behaviour

WORK EXPERIENCE

Relationship Manager(Service)- Business Banking Unit The Karur Vysya Ltd- Mumbai	Oct'23-Jan'25
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- Managed a portfolio of clients with credit facilities exceeding ₹5 Crore, conducting in-depth financial and risk analysis to support decision-making.
- Conducted credit appraisals for working capital commercial loans and term loan, including preparing detailed credit appraisal notes and conducting ratio analysis.
- Monitored credit exposure, ensuring compliance with approved transaction guidelines, documentation, and financial covenants.
- Assigned credit ratings to new clients and conducted annual re-ratings, contributing to the bank's risk management strategy.
- Led data analysis initiatives, identifying trends and key performance indicators (KPIs) to improve risk mitigation strategies.
- Successfully identified and mitigated potential credit risks, ensuring the quality of the bank's loan portfolio.
- Collaborated cross-functionally with internal teams, auditors, and senior management, ensuring seamless data communication and compliance.
- Enhanced client relationships, resulting in increased business opportunities and improved customer satisfaction.

Management Trainee Justdial Limited- Bangalore	April'23-June'23
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- Handling client requests involving extensive statistical model building efforts.
- Provide subject matter expertise and stay abreast of latest technologies to solve problems associated with business analytics.
- Participated in the full lifecycle for the solution including solution design, development and deployment.
- Participated in client meetings to gather financial information and understand their credit needs.

TRAININGS & CERTIFICATIONS	
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• Financial Analysis-Udemy	Jan'23
• Consumer Behaviour Workshop by Industry Leaders	Oct'19

POSITIONS OF LEADERSHIP	
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Fundraising Coach Human Touch Foundation	Apr'22- Dec'22
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- Increased fundraising numbers by over 100000 rupees by leveraging effective communications and outreach strategies
- Improved overall productivity of team by coaching new recruits on communications strategies
- Planned, coordinated and organized fundraising events to increase donation programs.
- Developed relationships with potential donors, sponsors, and partners through networking events and cold calls.

Market research Intern Ingress Global-Pune	Jan'20 – Mar'20
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- Worked for a MNC: Malta Enterprises as their marketing research agent in India
- Developed and maintained content and communications to drive marketing campaigns, activities and events.
- Evaluated customer feedback to understand their needs and develop strategies to improve product offerings.
- Analyzed industry trends using various sources such as trade journals, government reports, economic indicators.

Marketing Intern Bajaj Automobiles, Patna, India	Aug'19– Dec'19
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- Planned campaign for marketing in 10+ Urban markets.
- Organized campaign across 20+ locations in city to increase brand awareness.
- Developed and implemented marketing strategies to drive customer acquisition, engagement, and retention.
- Researched industry trends and competitor activity to inform strategic decisions.

TECHNICAL SKILLS & COMPETENCIES	
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Tools: Microsoft Office Suite, Excel-Advanced (Pivot Tables, VLOOKUP, Data Analysis), Power BI, SQL, CRMNEXT, SPSS, Salesforce, Oracle-FCR, FCC

Coursework Skills: Credit Appraisal and Underwriting, Financial Analysis, Credit Exposure Monitoring, Risk Assessment and Rating, Client Relationship Management, Operations management, Financial Record Keeping, Compliance and Audit.

Skills: Problem Solving, Decision Making, Project Management, Financial Management, Relationship Management, Presentation & Data Visualization, Cross Functional Team Coordination.

Other Training and Certifications: Financial Analysis, KYC and Due Diligence, Social Entrepreneurship.