

# Pragya

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## Summary

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Banking professional with 3 years of experience in a Public Sector Bank, specializing in customer engagement, relationship management, financial analysis, and portfolio monitoring. Proven in supporting business growth, operational efficiency, and revenue objectives through cross-functional collaboration. Hands-on exposure to business development, customer onboarding, and data-driven decision-making. **IRM (UK) Level 1** certified; pursuing PG Executive Management from **IIFT Delhi**.

## Professional Experience

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**Research Analyst Intern | PredictRam Research Analyst Firm (SEBI Registered)** 8 Sept - 30 Nov 2025

- Conduct in-depth financial research and data analysis on sectors and macroeconomic indicators.
- Track economic and market trends evaluating creditworthiness and risk drivers.
- Strengthened skills in data interpretation, structured reporting, and evidence-based decision support.

**Compliance and Risk Officer | Assistant Manager | Jharkhand Regional Bank (PSB)** Apr 2021 – Feb 2024

- Conducted transaction-level credit appraisal for retail and MSME exposures, assessing income sustainability, leverage, repayment capacity, and collateral adequacy in line with internal credit policies and RBI guidelines.
- Prepared credit approval notes, risk assessments, and recommendations for loan approvals, rejections, restructuring, and risk mitigation based on borrower risk profiles.
- Conducted post-sanction portfolio monitoring to identify early warning signals, credit deterioration, managed stressed and non-performing exposures through recovery, restructuring and resolution actions within regulatory frameworks.
- Collaborated with audit and compliance teams to ensure adherence to regulatory requirements, strengthening control systems and reducing operational risk.
- Advanced branch business objectives by balancing customer experience with regulatory processes, managing claim-like verifications and settlements, and ensuring seamless end-to-end execution from application to disbursement through close coordination with branch teams.
- Led financial literacy and digital adoption initiatives, contributing to increased usage of digital banking products as per NABARD and RBI guidelines.

## Core Skills

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- Credit and Risk Assessment | Stressed Asset and NPA Management | Portfolio Monitoring
- Regulatory Compliance | KYC / CIP / CKYC / AML | Customer Due Diligence
- Financial Analysis | MS Excel | Data Analysis & Reporting
- Customer Relationship Management | Stakeholder Engagement | Cross-functional Coordination
- Operational Controls | Collateral Management | Documentation Quality Control
- Credit Modeling | Policy Governance | Risk Reporting | Negotiation
- Client Onboarding | Process Execution | Business Support
- Banking & Core Banking Tools | LEAD Leadership Behaviors

## Education

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- **Institute of Risk Management (IRM, UK)** — Level 1 [Working Professional] Sept – Nov 2025
- **IIFT Delhi** — Post Graduate Executive Program in Management Mar 2025 – Present
- **IGNOU** — M.A. Economics June 2022
- **University of Delhi** — B.A. (Hons) Economics Nov 2020

## Achievements

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- UGC NET Qualified 2025 (Economics)
- All India Rank – 27 in BHU UET
- NSS Certification for community service
- Meritorious awards in English and Economics at Intermediate level