

PERSONAL INFO

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Location
Pune, Maharashtra

EDUCATION

Bachelor of Engineering,
Electronics & Communication
North Maharashtra University,
Jalgaon 2013

SKILLS

- Credit Risk Assessment
- Borrower Creditworthiness Analysis
- Credit Appraisal and Proposal Review
- Repayment Capacity Assessment
- Credit Bureau / CIBIL Analysis
- Financial Statement Review
- Credit Monitoring
- Portfolio Quality Monitoring
- Post-Sanction Monitoring
- Early Warning Signals (EWS)
- Delinquency and Overdue Monitoring
- Stressed Asset and NPA Management
- Credit Administration
- Loan Documentation and Due Diligence
- Sanction Condition Monitoring
- Disbursement Coordination
- Post-Disbursement Compliance
- Credit Policy Compliance
- Credit Controls and Documentation Quality
- Credit Exception Monitoring
- OTS Proposal Coordination
- Recovery Follow-Up
- KYC/AML Compliance
- Audit and Regulatory Compliance

ATUL MOHAN DEORE

SENIOR BANKING & CREDIT MANAGEMENT PROFESSIONAL

SUMMARY

Banking professional with 12+ years of experience at Bank of Maharashtra across Manager and Deputy Manager roles, with broad exposure to retail credit, credit appraisal support, credit administration, portfolio monitoring, loan operations and debt recovery. Experienced in reviewing borrower creditworthiness, repayment capacity, credit bureau reports and supporting financial documents, along with coordinating loan documentation, sanction conditions, disbursement processes and post-sanction compliance. Familiar with credit risk identification, overdue account monitoring, stressed assets, NPA-related processes, OTS proposals. Brings a control-oriented approach to credit file quality, policy compliance, audit observations, MIS reporting and cross-functional stakeholder coordination. Additional exposure to MSME credit documentation, KYC/AML . Seeking senior-level opportunities in Credit Risk Management, Credit Monitoring, Credit Management, Credit Governance or Credit Operations within corporate and financial-services organizations.

EXPERIENCE

Manager | May 2018 — Present

BANK OF MAHARASHTRA

Banking Professional | Credit Risk Management | Credit Monitoring | Credit Operations | Stressed Assets & Recovery

- End-to-End Credit Management: Handle the complete credit lifecycle, including loan application processing, borrower assessment, credit appraisal, proposal review, sanction coordination, documentation, disbursement, monitoring, and recovery.
- Credit Risk Assessment: Assess borrower creditworthiness, repayment capacity, existing liabilities, credit history, financial position, and associated lending risks.
- Credit Appraisal & Proposal Review: Review retail and MSME credit proposals, financial statements, bank statements, income tax returns, borrower eligibility, and supporting documents in accordance with applicable lending policies.
- Credit Bureau / CIBIL Analysis: Examine credit bureau reports, repayment history, existing facilities, overdue accounts, and credit-related red flags.
- Financial Analysis & Repayment Assessment: Review financial statements, income and cash flows, banking transactions, liabilities, and other relevant financial information to support credit decisions.
- Credit Monitoring & Portfolio Management: Monitor loan accounts, repayment performance, portfolio quality, overdue positions, delinquency trends, and credit risk indicators.
- Early Warning Signals (EWS): Identify potential credit deterioration through irregular account conduct, overdue payments, financial stress indicators, and other emerging risk factors.
- Credit Operations Management: Coordinate loan processing, documentation, approvals, disbursement activities, operational controls, and interdepartmental workflows.
- Credit Administration: Ensure proper maintenance of loan records, execution and verification of applicable documentation, compliance with sanction conditions, and completion of pre- and post-disbursement requirements.

SKILLS · CONTINUED

MIS and Management Reporting
Retail Credit
MSME Credit Documentation
Team Supervision
Loan Lifecycle Management(LLMS)

CERTIFICATIONS

- Certificate in International Trade Finance — IIBF (2025)
- AML/KYC — IIBF (2023)
- Risk in Financial Services — IIBF (2023)
- Integrated Risk Management under Basel III — NIBM Pune (2023)
- Applied Financial Risk Management — IIM Kashipur (2022)
- Basel Norms — Udemy (2023)

LANGUAGES

English · Hindi · Marathi

EXPERIENCE · CONTINUED

- Sanction & Disbursement Coordination: Liaise with sanctioning authorities and operational teams to resolve documentation deficiencies, fulfil approval conditions, and facilitate timely disbursement.
- Post-Sanction Monitoring: Track compliance with sanction terms, pending documents, security-related requirements, and other applicable credit obligations.
- Credit Policy & Regulatory Compliance: Ensure adherence to internal credit policies, delegated authorities, KYC/AML requirements, regulatory instructions, and prescribed credit controls.
- Stressed Assets & NPA Management: Monitor stressed loan accounts, assess recovery progress, coordinate follow-up activities, and support the management of non-performing assets.
- OTS & Recovery Management: Coordinate One-Time Settlement (OTS) proposals, recovery documentation, settlement follow-up, and applicable recovery proceedings in accordance with bank policy.
- Legal Recovery Coordination: Coordinate documentation and follow-up relating to applicable SARFAESI, DRT, and other recovery proceedings, where assigned.
- Credit Exception & Documentation Control: Identify policy deviations, documentation gaps, compliance deficiencies, and outstanding sanction conditions for appropriate resolution or escalation.
- MIS & Management Reporting: Prepare credit portfolio reports, overdue statements, recovery reports, proposal status updates, and other management information.
- Audit & Compliance Management: Coordinate audit requirements, address documentation-related observations, maintain supporting records, and facilitate regulatory and internal compliance.
- Team Supervision & Stakeholder Management: Coordinate with branch teams, credit departments, operations, recovery units, legal teams, and higher authorities to ensure efficient credit processing and monitoring.

Deputy Manager | May 2015 — April 2018
BANK OF MAHARASHTRA

Branch Banking, Credit Operations & Monitoring

- Supported branch banking operations and credit-processing activities across retail and business lending, including loan application review, borrower-document scrutiny, and credit proposal processing.
- Examined salary slips, bank statements, income-tax returns, credit-bureau reports, existing liabilities, and other financial information to support borrower-profile and repayment-capacity assessment.
- Reviewed loan applications and supporting documents for completeness, borrower eligibility, documentation quality, and compliance with applicable credit policies and lending procedures.
- Coordinated loan documentation, KYC verification, resolution of file deficiencies, sanction-condition follow-up, and disbursement requirements.
- Followed up on post-sanction documentation, pending compliance requirements, and post-disbursement obligations to maintain proper credit records.
- Monitored loan account conduct, repayment irregularities, overdue positions, and potential early warning signals, escalating concerns to the appropriate authorities where required.
- Supported credit portfolio monitoring through account-status reviews, documentation checks, and coordination with relevant internal stakeholders.
- Ensured adherence to internal banking procedures, KYC/AML requirements, credit documentation standards, audit requirements, and applicable regulatory guidelines.
- Maintained credit-related records, proposal status updates, and management information reports to support operational control and timely processing.
- Coordinated with branch staff, credit departments, operations teams, and higher authorities to resolve documentation gaps and facilitate timely completion of credit-related activities.

CORPORATE-RELEVANT CAPABILITIES

- Credit risk and portfolio support: borrower-file review, repayment-capacity indicators, overdue follow-up and identification of documentation or account-level concerns.
- Governance and controls: KYC/document checks, sanction-condition tracking, exception follow-up, audit observations and post-disbursement compliance.
- Recovery operations: OTS proposal coordination, stressed-account tracking and documentation support for legal recovery processes.
- Stakeholder coordination: follow-up with branches, internal teams and higher authorities to resolve information gaps and move cases forward.

BAR GRAPH

Communication



Leadership



Teamwork

