

Sneha Reddy

Senior Credit Manager, MSME Lending

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PROFESSIONAL SUMMARY

Banker with nine years in private sector banking, moving from branch relationship roles into MSME credit underwriting. Appraises working capital and term loan proposals, structures facilities under CGTMSE and sets covenants that keep delinquencies low. Holds CAIIB and a strong record of portfolio quality across manufacturing, trading and services borrowers in Telangana.

SKILLS

Credit appraisal · Working capital assessment · Financial statement analysis · CGTMSE · Cash-flow lending · Risk rating models · Portfolio monitoring · Team coaching

EXPERIENCE

Senior Credit Manager, MSME — Large private sector bank, regional credit hub, Hyderabad
4 years · current

- Underwrite MSME proposals from ₹50 lakh to ₹25 crore, approving about ₹380 crore in sanctions each year across 140 borrowers.
- Kept gross NPA on the underwritten book below 1.2 percent, against a regional average close to three percent.
- Cut average turnaround from application to sanction from 21 days to 12 by introducing a pre-screening checklist for sales teams.
- Train six junior credit officers on cash-flow analysis, GST return checks and site visit reports.

Relationship Manager, Business Banking — Large private sector bank, commercial branch, Hyderabad
3 years

- Managed a portfolio of 85 SME clients with ₹160 crore in loans and ₹95 crore in current account balances.
- Grew fee income from trade finance and forex products by 40 percent through letters of credit and export packing credit.
- Conducted annual renewals and stock audits for the portfolio with no renewal pending beyond its due date.

Deputy Manager, Branch Banking — Mid-sized private sector bank, Warangal
2 years

- Handled branch operations, cash management and KYC audits, closing all concurrent audit observations within the review month.
- Sourced 40 small business current accounts from the local market yard, lifting branch float by ₹6 crore.

- Processed gold loans and Mudra loans for traders, maintaining complete documentation in every internal inspection.

EDUCATION

MBA (Banking and Finance) — Private business school, Hyderabad

B.Com (Computers) — State university affiliated college, Warangal

CERTIFICATIONS AND REGISTRATIONS

- CAIIB, Indian Institute of Banking and Finance
- IIBF Certified Credit Professional
- IIBF Certificate in MSME Finance

PROJECTS

- Early warning dashboard — flagged accounts with falling GST turnover and bounced cheques, helping restructure nine accounts before default

LANGUAGES

English · Telugu · Hindi