



Laxman A Tenali

Credit Management | Credit Operations | Credit Analysis

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SUMMARY

Dedicated finance and banking professional with over 20 years of progressive experience, including 9 years as a officiating Manager in a cooperative bank and 2+ years in sales roles abroad. Strong background in credit appraisal, loan portfolio management, audits, and regulatory compliance. Proven ability to manage and monitor diverse credit portfolios, ensuring sound credit practices while driving customer satisfaction and business growth.

PROFESSIONAL EXPERIENCE

Account Asst. | Gulf International Company

Services July 2019 Till date | Kuwait

- Maintaining financial records, ledger, and journals
- Recording day-to-day financial transactions.
- Handling bank reconciliation
- Processing invoices, receipts and payments
- Inventory recording

Officiating Manager| Ambarnath Jai-Hind Co-op

Bank Ltd., Services Sep 2010 - July 2019

| Ambarnath

Duties and responsibilities as a Credit officer :

(From 2015 to 2021)

- Managed a portfolio of Housing Loans, Business Loans, Term Loans, Cash Credit, and Overdraft facilities.
- Handled monthly 30+ cases of retail and MSME, maximum ticket size Rs.500 lakh
- PD in all cases
- Co-ordinating with business, legal and technical teams.
- Ensuring smooth disbursement
- Handled team of 4 , 3 executives and 1 Jr. officer
- Handled recovery of NPA and overdue accounts
- Conducted credit assessments, appraisal note preparation, and ensured compliance with mortgage and disbursement protocols.
- Handled post-disbursement follow-up, credit monitoring.
- Addressed customer and branch queries related to credit facilities.
- Contributed to loan marketing initiatives and client relationship management.

Duties and responsibilities as a officiating Manager :

(From 2013 to 2015)

- Supervise day-to-day operations of the branch.
- Ensure smooth cash handling, clearing, and remittance processes.
- Maintain vault security and monitor cash limits.
- Provide excellent customer service and resolve complaints.
- Mobilize deposits and promote bank products among members.
- Process and recommend loan applications as per co-operative bank norms.
- Monitor loan disbursement, documentation, and end-use verification.
- Drive loan recovery and reduce NPAs.
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- Ensure compliance with RBI and co-operative department guidelines.
- Maintain accurate books of accounts and records.
- Submit timely reports to Head Office or higher authorities.
- Coordinate with auditors during inspections and address audit remarks.
- Lead and motivate branch staff for improved performance.
- Promote financial inclusion and government schemes.
- Conduct area visits and community meetings for business growth.

Started as a Jr. officer in the year 2010:

Office Executive | Trancs Sea India Pvt Ltd

Services Apr 2009 – Aug 2010 | Fort

- Managed shipping documentation, customs coordination, and Bill of Lading approvals.
- Acted as a liaison between shipping lines, accounting, and trading departments.

Office Executive | Carry Fast Forwarders

Services Feb 2008 – March 2009 | Fort

- Handled export documents, shipment coordination, and ensured compliance with customs requirements.

Junior Associate – Purchase Dept | Lime Chemical Pvt Ltd

Services June 2006 to Jan 2007 | Byculla

- Managed purchase planning, vendor coordination, inventory tracking, and Tally-based documentation.
- Generated MIS reports and processed supplier bills.

CERTIFICATIONS

Diploma in Import Export Management in the year 2008
Welingkar Institute of Mumbai

EDUCATION

BACHELOR OF ARTS

Mumbai University | Mumbai | 2007

KEY SKILLS

Credit Appraisal & Sanctioning
Loan Portfolio Management
Regulatory Compliance & Audits
Customer Relationship Management

Sales & Business Development
Documentation & MIS Reporting
Tally ERP & MS Office
Team Coordination & Communication