

Ashwani Kumar Tiwary

6 Years 6 Months Overall Experience

Seasoned financial services professional with over 6 years of experience in credit risk, NPA management, and digital transformation within the public sector banking domain. Proven track record in driving asset quality improvements through SARFAESI action, stakeholder management. Successfully led credit growth and operational initiatives by combining analytical tools with on-ground execution and relationship management. Adept in using tools like Power BI, Excel, and CRM platforms to build dashboards, derive insights, and streamline decision-making. Recognized for cross-functional leadership, stakeholder engagement, and a data-driven approach to solving complex financial challenges.

Industry

- BFSI

Functional Areas

- Retail Banking
- MSME Lending
- Risk Management
- NPA- Portfolio Management
- Client Relationship Management

Education

IIM Indore

MBA

2025-26

Jamshedpur Cooperative College

MSC-Mathematics

2013-15

Jamshedpur Cooperative College

BSC-Mathematics

2010-13

Certification

Introduction to Corporate Finance

Introduction to Corporate finance" course offered by Wharton School, University of Pennsylvania through Coursera equips individuals with financial principles such as time value of money, risk-return trade-off, and valuation, required for developing analytical thinking and decision-making in corporate finance.

2025

JAIIB

The JAIIB certification provides foundation knowledge in banking, covering principles of banking, accounting, legal aspects, and customer service, essential for effective banking operation and decision making.

2023

Certification course in Credit Management

The Certified Credit Professional program by NIBM equips holders with comprehensive skills in credit appraisal, financial statement analysis, and credit risk management required for assessing and managing credit across retail, agriculture, and MSME finance.

2022

Certification course in Digital Banking

The certified Digital Banking program by IIBF equips professionals with essential knowledge of digital banking products, payment systems & fintech, enabling to navigate and manage digital banking operation effectively.

2021

Accomplishment

Asset Quality Improvement

Managed ?454 Cr NPA Portfolio, achieving a ?114 Cr reduction (114 % of FY recovery Targets) through focuses SARFAISI actions, DRT proceedings, and strategic recovery planning.

Loan Portfolio Growth

Spearheaded credit portfolio growth from ?78 Cr to ?124 Cr (+58 %) through strategic acquisition and collaboration with CA Community. Implemented Project WAVE (E-BG).

SHG Credit Enablement

Facilitated 2335 SHG credit linkage (+300%) through MOU with JSLPS, recognized by the Jharkhand Govt. as Best Bank for SHG Credit linkage.

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Experience

Indian Bank

22 Months

Manager | NPA Portfolio Management

Jul' 23 - Apr' 25

Led 3-member team for recovery measures, achieving 114% of FY23-24 target (Rs. 78 Cr) and Rs. 42 Cr in 3 quarters for FY24-25. Leveraged Power BI/SQL for data analysis. Implemented a collaborative integration model with CGTMSE & NCGTC Trust, recovering Rs. 13 Cr within 90 days. Reduced NPA portfolio from Rs. 454 Cr to Rs. 324 Cr.

Indian Bank

1 Years 4 Months

Assistant Manager | Credit Officer

Mar' 22 - Jun' 23

Grew advance portfolio from Rs. 78 Cr to Rs. 124 Cr (58% growth). Used CRM analytics/RAC methodology for acquisition strategy. Implemented E-BG tool under Project Wave, boosting NFNI income by 115%. Used Risk Assessment Model (RAM) for credit risk, reducing loan process time by 50%.

Indian Bank

1 Years 4 Months

Assistant Manager| Agriculture Credit-Desk officer

Oct' 20 - Feb' 22

Facilitated MoU with JSLPS for SHG credit linkage. Linked 2,335 Self Help Groups, achieving 300% growth from the base figure of March,21and recognized as Best performing bank by Jharkhand state Government. Collaborated with NABARD for food processing unit financing.

IMS Learning Resource Private Limited (Jamshedpur Centre)

2 Years

Faculty for Quantitative Aptitude

Oct' 18 - Sep' 20

Curated and delivered specialized instruction in Quantitative Mathematics. 30% of batch achieved above 95 percentiles in CAT, 60% above 75 Percentile. Innovated engaging lesson plans

and instructional materials.