

Amina Patel

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SUMMARY

Detail-oriented Credit Analyst with over 5 years of experience in financial analysis and risk assessment. Proven track record of improving credit assessment processes and enhancing portfolio performance through data-driven insights.

EXPERIENCE

Senior Credit Analyst

Jan 2022 - Present

ABC Financial Services, Atlanta, GA

- Increased credit approval rates by 15% through enhanced data analysis techniques.
- Developed risk models that decreased default rates by 10%, resulting in \$1.2 million in savings.
- Implemented automated reporting processes that reduced analysis time by 30%.

Credit Analyst

Jun 2018 - Dec 2021

XYZ Bank, Atlanta, GA

- Conducted comprehensive credit evaluations leading to a 20% reduction in non-performing loans.
- Collaborated with cross-functional teams to streamline loan processing, improving turnaround time by 25%.
- Utilized SQL and Excel to manage and analyze large datasets for credit risk assessments.

Junior Credit Analyst

May 2016 - May 2018

123 Financial Group, Atlanta, GA

- Assisted in the evaluation of over 200 credit applications per month, ensuring compliance with lending policies.
- Performed financial statement analysis that contributed to a 15% decrease in loan origination costs.
- Created and maintained credit risk dashboards, improving visibility for senior management.

EDUCATION

Bachelor of Science in Finance

May 2018

Georgia State University, Atlanta, GA • GPA: 3.7

SKILLS

Technical Skills: Financial Modeling, Risk Assessment, Data Analysis, Credit Scoring

Tools & Frameworks: SQL, Excel, SAS, Tableau