
Chinmoy Goswami

Senior Credit Underwriting & Portfolio Governance Leader

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Career focus: Credit underwriting, credit approval governance and portfolio management | UAE and UK

Former Chief Manager, Sanctions at State Bank of India, with 15 years of banking experience across credit appraisal, sanction governance, branch leadership, post-sanction controls and stressed-account resolution. Experience with hundreds of SME businesses informs assessment of business models, working-capital needs and repayment capacity. Southampton MBA with Merit and a Dean's List Award; currently developing practical, reviewer-led credit tools.

SELECTED CREDIT AND BUSINESS OUTCOMES

- **US\$360M credit portfolio managed**, measured as cumulative SME and retail lending since inception; responsibilities included loan-account maintenance and subsequent disbursement oversight.
- **5,800+ credit files governed; 2,500+ personally assessed** during the Chief Manager, Sanctions role, 2021-2024.
- **Average time from file receipt to completed credit sanction reduced from 7 to 5 days** (approximately 29%), through workflow tracking and team targets. The measure ends at credit approval.
- **SME advances grew 35% and retail advances 31% over 15 months**. Audit ratings improved from BA to AA across three inspection cycles in earlier banking roles.

CORE EXPERTISE

SME, retail and agricultural credit | Cash-flow and working-capital assessment | Credit memoranda and committee recommendations | Sanction and exception governance | Documentation and disbursement controls | Portfolio monitoring and early warning | Stressed-account resolution | Team leadership and process improvement

PROFESSIONAL EXPERIENCE

Chief Manager, Sanctions

State Bank of India - Loan Processing Centres | May 2021 - September 2024

- Led centralised underwriting and sanction governance across SME, retail and agricultural lending, connecting borrower appraisal with policy, conditions and portfolio visibility.
- Assessed bureau information, cash flow, drawing power, collateral and downside risk; personally reviewed 2,500+ cases within the wider governed file base.
- Presented exception and above-authority cases to senior credit committees as recommending officer, with supporting evidence and risk considerations.
- Improved workflow tracking and team targets, reducing average file movement and processing time from seven to five days, measured from team receipt to completed credit sanction.

Manager, Post-Sanction Governance

State Bank of India - State Loan Processing Unit | June 2020 - May 2021

- Oversaw unit-level controls across 35,000+ legacy loan accounts, including documentation custody, inspection evidence, staged disbursements and controlled releases.
- Strengthened file tracking through centralised management information, with KYC/AML and compliance reviews supporting post-sanction governance.

PROFESSIONAL EXPERIENCE / CONTINUED

Branch Head & Asset Management Lead

State Bank of India - Sambhar Branch | July 2018 - June 2020

- Led borrower relationships, branch business development, asset quality and controls, with disciplined portfolio remediation, repayment engagement and sustainable growth.

Officer and Manager - Credit, Operations & Compliance

State Bank of India | July 2009 - June 2018

- Built experience across SME and retail appraisal, branch operations, customer due diligence, portfolio monitoring and management responsibilities.
- Improved the two-part internal audit rating for lending and operational controls from BA to AA across three inspection cycles. Introduced daily monitoring, weekly reviews and personal file oversight, with an Excel dashboard tracking loan-file movement, status and record maintenance. This reduced scoring penalties and simplified post-sanction follow-up.

Independent Consulting & AI Product Development

CreditEdge / independent projects | 2025 - present

- Apply credit experience to analytics, workflow design and evidence-based software. Current work includes an underwriting workbench, small-business workflows and career tools, with human review built into key decisions.

EDUCATION & INTERNATIONAL CONSULTING

Master of Business Administration - Merit

University of Southampton | 2025

Dean's List Award for Outstanding Achievement, 26 June 2025. International Banking and Entrepreneurship focus; research into SME financing behaviour and credit-access gaps in emerging markets.

MBA team consulting engagement: developed growth-strategy recommendations for a Dubai-based boutique medical-tourism firm exploring new markets. Work covered client acquisition, retention and franchise-based expansion.

Master of Science - Biotechnology

University of Kota | 2009

SELECTED PROFESSIONAL QUALIFICATIONS

CAIIB - International Banking, Indian Institute of Banking & Finance, 2014.

Smart Supply Chain Management 2025, IIM Mumbai; online course completion, 8 September 2025.

Anti-Money Laundering & KYC, IIBF, 2010.

Prevention of Cyber Crimes & Fraud Management, IIBF, 2016.

Generative AI Mastermind, Outskill; certificate of completion.

SELECTED PRODUCT WORK

UnderwriteAI | Synthetic demo; under testing. A credit workbench separating evidence, calculations, rule checks and narrative for qualified reviewer assessment. The public demo uses fictional cases; it is decision support, with live document workflows under validation.

Viewbook | Pilot launch. Property-enquiry, buyer-qualification and viewing-coordination workflows, with sourced information and consultant handoff. Client-specific integrations are validated before use.

OpenLine Studio | Commercial pilot. Websites and enquiry-to-quote workflows for small businesses. **SharpCV | Live; evolving.** Evidence-led CV tailoring and an organised job-search workflow.

Project case studies, credentials and professional background: chinmoygoswami.com