

Ananya Menon

AM

Credit Analyst

Chennai, India ananya.menon@example.com Fictional sample

01 Professional profile

Credit Analyst with an illustrative 11-year career focused on financial analysis, credit assessment and documented risk judgement. Core strengths include Financial statements, Cash-flow analysis and Credit memoranda. Selected examples describe the challenge, contribution and handover materials.

EXPERTISE

Core capabilities

Financial statements

Cash-flow analysis

Credit memoranda

Industry research

Sensitivity analysis

Portfolio monitoring

SELECTED WORK

Credit assessment pack

Credit memorandum and sensitivity model

Portfolio watchlist

Monitoring register and review brief

LANGUAGES

English - professional working

Hindi - professional working

CAREER CONTEXT

11 years in this illustrative career.

Three appointments.

Full work examples on page 2.

02 Professional experience

Jul 2022 – Present

Credit Analyst

Asterline Financial Services · Chennai

Delivered defined workstreams in financial analysis, credit assessment and documented risk judgement, coordinating reviewers and delivery partners.

- Analysed operating cash flow and documented downside scenarios for the approving authority.
- Consolidated review triggers and supporting records without treating the watchlist as an automatic lending decision.

Jul 2018 – Jun 2022

Credit Analyst

Northmere Financial Services · Chennai

Supported progressively more complex work in financial analysis, credit assessment and documented risk judgement, with a defined review process.

- Used financial statements and industry research on assigned work; recorded decisions so colleagues could understand the approach.
- Prepared handover materials and incorporated specialist feedback before closing the workstream.

Jul 2015 – Jun 2018

Operations Associate

Cedarfield Financial Services · Chennai

Built foundations through supported assignments, observation and practical feedback.

- Assisted with cash-flow analysis and sensitivity analysis, checking work with an experienced reviewer.
- Kept organised work records and developed clear handover habits through supervised practice.

03 Banking work examples

Understand the borrower beyond the headline.

WORK EXAMPLE 01 / ILLUSTRATIVE

Credit assessment pack

Context

A lending review lacked a clear connection between cash flow and repayment assumptions.

Contribution

Analysed operating cash flow and documented downside scenarios for the approving authority.

Prepared for handover

Credit memorandum and sensitivity model

WORK EXAMPLE 02 / ILLUSTRATIVE

Portfolio watchlist

Context

Early warning observations were scattered across updates.

Contribution

Consolidated review triggers and supporting records without treating the watchlist as an automatic lending decision.

Prepared for handover

Monitoring register and review brief

04 Education

2013 – 2015

MBA in Credit and Risk

Asterbridge Institute of Professional Studies
Specialist study with a practice focus on financial statements and cash-flow analysis.

2009 – 2013

Bachelor of Commerce

Cedarhaven College of Applied Studies
Foundation study, practical assignments and supervised learning. Fictional institution and qualification record.

05 Professional development

2024

Financial statements - advanced practice workshop

Scenario exercises and peer review in financial analysis, credit assessment and documented risk judgement.

2025

Industry research - reflective practice seminar

Applied learning reviewed through a bounded example and a written reflection.

Continuing learning examples, not licences or independently verified certifications.

06 Practice & evidence notes

Work focus

Financial analysis, credit assessment and documented risk judgement

Evidence status

Illustrative work descriptions; no source artefacts attached

Contribution scope

Owned the stated workstream, not all team outcomes

Every employer and institution in this CV is fictional. The two work examples describe individual contributions; supporting artefacts and externally measured outcomes are not supplied. Replace example information with accurate records and permission-cleared work before using this CV.