

CLIENT TRANSFORMATION CASE STUDY

From Auto-Rejections & Profile Visits to 2 Interviews in 1 Week

14+ year SBI banker targeting foreign bank roles, but discoverability and positioning gaps were blocking recruiter calls.

14+

Years Experience

0→2

Interviews in 7 Days

39

Industry SSI Score

\$1.5BN+

Portfolio Managed

MEET THE CLIENT

Mangal P

Chief Manager, State Bank of India

- 14+ years in corporate credit, lending, risk and compliance
- SBI India + New York banking exposure
- Managed \$1.5BN+ global corporate portfolio
- Led ₹500 Cr MSME/Mid-Corp credit book as Branch Head
- CAMS certified | AML/KYC | Regulatory Compliance
- Target: Senior / Mid-Senior Corporate Lending and Compliance roles in foreign banks

BEFORE

Auto-rejected for aligned roles
Recruiter visits but no calls
LinkedIn About section absent
Positioned as SBI professional

AFTER

2 interviews in Week 1
Senior banking positioning strengthened
Credit + compliance narrative made visible
Foreign-bank fit clarified

THE CHALLENGE - WHY HE WAS NOT CONVERTING INTO CALLS

Mangal had strong corporate lending, compliance, and U.S. banking exposure. The issue was how recruiters and search platforms were reading the profile.

AUTO-REJECTION & DISCOVERABILITY

- Repeatedly auto-rejected even for roles aligned with corporate lending and compliance.
- Recruiters visited LinkedIn, but visits did not convert into calls or discussions.
- Total years of experience were not stated in the headline or About section.
- Industry SSI was 39, showing low banking-sector visibility despite a strong network score.

POSITIONING & BRANDING GAPS

- Profile showed him as a competent SBI professional, not a senior corporate banker for foreign bank mandates.
- Resume focused on credit and lending execution, but underplayed global deal leadership, compliance governance, and strategic risk oversight.
- CAMS, Moody's credit exposure, and U.S. banking experience were not positioned as differentiators.

LINKEDIN & PROFILE GAPS

- Headline was functional: Chief Manager and Credit Analyst at State Bank of India.
- About section was absent, limiting recruiter understanding of senior-level banking impact.
- New York and India experience did not connect into one global banking narrative.
- Portfolio growth, credit quality, compliance outcomes, and governance scope were not quantified.

RECRUITER LOGIC FAILURE

- Profile read like a chronology of assignments, not a leadership profile for foreign banks.
- Keywords missed portfolio governance, credit strategy, cross-border compliance, Basel norms, regulatory reporting, and risk mitigation frameworks.
- He was applying and updating profiles, but could not identify what was blocking shortlisting.

LEADERSHIPAURA | MANGAL P - TRANSFORMATION STORY

RESUME TRANSFORMATION - BEFORE VS. AFTER

Same professional. Different signal to ATS systems, LinkedIn recruiters, and foreign-bank hiring teams.

BEFORE

Mangal P

Noida, Uttar Pradesh, India

Contact +91 9876543210

mail: m.p@yahoo.com

Professional Summary

Strategic and results driven banking professional with 14+ years of experience across corporate credit, risk assessment, and portfolio management, including 3+ years in USA banking at SBI's New York office. Led credit relationships for top-rated global clients across sectors such as defense, pharmaceuticals, FMCG, aviation, automobiles and engineering. Adept in managing both syndicated and bilateral lending structures, handling stressed assets, and ensuring robust regulatory compliance. Experienced in supporting internal, external, and regulatory audits, with exposure to the compliance function in a U.S. banking environment as a ACAMS certified professional. Poised to contribute to leading global banks, combining a strong analytical background with cross-cultural financial acumen.

Core Competencies

- Corporate & Cross-border Lending
- Syndicated & Bilateral Credit Deals
- Credit Risk & Underwriting
- Regulatory & Compliance (RBI, OCC, AML/KYC)
- Financial Due Diligence & Portfolio Analysis
- Stress Account Management
- Internal, External & Regulatory Audits
- Client Relationship & Portfolio Strategy
- ACAMS-certified AML & Compliance Practices

Professional Experience

Chief Manager – Branch Head
State Bank of India – MSME Intensive Branch, UP India | Mar 2025 – Present

- Leading a 15 member team of Relationship Managers, Credit Analysts and Credit Managers managing INR 500 crore in credit exposure for MSME and Enhancing client engagement.
- Structuring loan as per credit need of client, monitoring risk metrics, and corporate client engagement.
- Collaborated with sanctioning team and product management team.
- Contributing to policy updates and credit governance at the regional level.
- Supporting audit exercises and resolution of stressed exposures.

Senior Credit Analyst
State Bank of India - New York, USA | Oct 2021 – Feb 2025

- Managed \$1bn portfolio of Fortune-500 multinational corporations diversified across sectors.
- Structured and underwritten both syndicated and bilateral deals including RCFs, TLEs, Non Fund Based and SCF.
- Conducted comprehensive due diligence, financial risk assessments, credit appraisals.

Task-based profile language
SBI-heavy internal keywords
Credit execution over leadership impact
LinkedIn About section absent
Compliance exposure underplayed
Foreign-bank fit not clear

AFTER

MANGAL P

SENIOR CORPORATE CREDIT & LENDING PROFESSIONAL | STRUCTURED & SYNDICATED FINANCE

14+ Years in Corporate Credit & Risk Governance | \$1.5Bn+ Global Portfolio | F500 Cr MSME/Mid-Corp exposure
Ex-Indian Air Force (3+ Years) | End-To-End Credit Ownership across Origination, Approvals, and Monitoring (US & India)

India, India

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Prfr L1 Visa Holder (USA)

Executive Summary

Senior banking professional with 14+ years of experience across corporate credit, cross-border lending, and credit risk management, including 3+ years in a US banking environment. Experience spans complex bilateral and syndicated lending structures, portfolio-level risk oversight, and structured credit transactions across domestic and international markets. Bring disciplined execution, governance orientation, and decision ownership shaped by 14 years of prior service in the Indian Air Force, positioning well for senior credit and lending roles within global banking platforms.

Credit Execution, Structuring & Portfolio Ownership

- Owned end-to-end credit execution across origination, structuring, approvals, documentation, and drawdowns
- Handled acquisition finance, leveraged finance, and structured credit transactions in primary and secondary markets
- Managed large-scale portfolios with complex bilateral and syndicated credit exposures
- Worked as lead arranger, agent bank, and participant across multi-lender syndicated transactions
- Delivered underwriting inputs and credit narratives influencing senior sanctioning committee decisions
- Supported promoter-led and group-level measure assessments across complex corporate structures
- Brought combined relationship and risk perspective across origination, underwriting, and monitoring roles

Financial Analysis, Risk & Covenant Management

- Built and reviewed financial models including cashflow, scenario, and sensitivity analysis
- Performed valuation analysis using DCF, comparable company, and asset-based approaches
- Applied capital and risk frameworks in credit decision-making and portfolio optimization
- Managed portfolio-level risk trends, covenant performance, and early warning indicators
- Strove constant structuring, monitoring, renewals, amendments, and restructuring at account level
- Assessed promoter strength, group leverage, and cross-entity risk concentration in credit decisions

Leadership, Stakeholder Coordination & Global Governance

- Led and mentored credit analysts and relationship teams with direct approval accountability
- Coordinated with syndication, treasury, legal, rating agencies, Big Four, and external advisors
- Managed credit portfolio under US and Indian regulatory frameworks
- Owned audit readiness and regulatory responses across jurisdictions
- Applied global credit standards to multinational corporate relationships
- Optimized to highly regulated environments with strict governance, documentation, and reporting standards
- Contributed to underwriting quality improvement and regulatory reporting process enhancements

Functional Expertise

Corporate & Cross-Border Lending

Syndicated & Bilateral Credit Structuring

Portfolio Risk Management & Covenant Monitoring

Credit Approvals, Renewals & Restructuring

Regulatory Compliance & Audits (RBI, OCC, AML/KYC)

Credit Risk Assessment & Underwriting

Acquisition, Leveraged & Structured Finance

Financial Analysis, Modeling & Valuation

Financial & Commercial Due Diligence

Stakeholder Coordination (Syndicates, Treasury, Advisors)

Work History

STATE BANK OF INDIA

CREDIT & RELATIONSHIP MANAGEMENT ROLES (CORPORATE BANKING)

MAR 2011 – PRESENT

USA & INDIA

CHIEF MANAGER (BRANCH HEAD), MSME INTENSIVE BRANCH, NOIDA, INDIA (MAR 2025 – PRESENT)

- Led 15-member team across credit analysis, relationship management, compliance, fees, and transaction monitoring
- Owned asset quality, portfolio performance, profitability, and credit governance outcomes
- Managed F500 core credit exposure across MSME and mid-corporate clients
- Owned end-to-end underwriting, credit approvals, renewals, restructuring, and stressed asset resolution
- Presented credit proposals and restructuring cases to sanctioning and risk committees

Senior corporate lending positioning
Credit + compliance + governance narrative
U.S. banking exposure front-loaded
CAMS, AML/KYC and regulatory risk highlighted
Portfolio scale made visible
Search keywords aligned to foreign-bank mandates

THE LEADERSHIPAURA PROCESS

01 JD RESEARCH

Analysed senior corporate lending and compliance mandates across foreign banks to identify recruiter-targeted keywords and filters.

02 POSITIONING AND DISCOVERABILITY

Reframed the profile from SBI credit professional to senior corporate lending and compliance professional with global banking exposure.

03 RESUME BRANDING

Converted responsibility-led bullets into impact-led positioning across portfolio governance, credit strategy, risk oversight and stakeholder leadership.

04 LINKEDIN OPTIMISATION

Built headline, About section, experience entries and skills around recruiter search behaviour for banking, lending, compliance and governance roles.

05 NAUKRI OPTIMISATION

Improved keyword diversity beyond credit and lending by adding compliance, regulatory risk, Basel norms, cross-border banking and portfolio governance terms.

06 INTERVIEW COACHING

Prepared the transition narrative for foreign-bank roles so the profile, interview story and target role positioning stayed aligned.

RESULT

Within 1 Week of Profile Going Live:

- 2 interview calls after earlier auto-rejections and recruiter visits without calls.
- Profile moved from generic SBI positioning to senior banking positioning for foreign-bank mandates.
- LinkedIn began communicating credit, compliance, governance and U.S. banking exposure more clearly.

What Changed for Recruiters:

- Headline and About section gave a faster senior-level fit signal.
- Resume and LinkedIn showed portfolio scale, compliance exposure and risk governance together.
- Recruiters could connect his India and U.S. experience under one global banking narrative.

"Happy to inform that I have got interview call for first round from [Bank]. I would request if you can help me prepare for this."

- Mangal P, via WhatsApp



Could This Be Your Story?

Strong professionals often stay invisible because their profile does not match how recruiters search, filter and shortlist.

If your experience is aligned but calls are not converting, the issue may be positioning and discoverability.

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