



BHANU D. PATIL

Driving Sustainable Growth via Strategic Oversight & Stakeholder Engagement

LinkedIn: [Bhanu Patil](#)

As a Commercial and Corporate Banking, credit, and risk executive and former Investment banker at U.S. Bank, RBC Capital Markets, JPMorgan, and Goldman Sachs, Bhanu Patil provides a wealth of experience across Risk, Compliance and capital and credit markets. Known as a high impact leader, she excels in developing high-performance teams, galvanizing stakeholders in necessary change to drive the business forward, and leading complex transformations. She is considered a financial expert and immediately qualified to serve on board audit, risk and compliance committees.

Currently serving as Flagstar Bank's Chief Credit Officer for one of its subsidiaries, Bhanu is responsible for leading and advancing the credit and underwriting functions, overseeing and managing a growing credit portfolio. In this role, she has played a key role in strengthening the subsidiary's brand and competitive positioning in the market by modernizing a legacy credit and underwriting function which allowed for millions of dollars in upgraded ratings.

Prior to joining Flagstar Bank, Bhanu held progressive leadership roles in corporate banking credit portfolio management at U.S. Bank, with a focus on business development, where she strategically grew the healthcare, higher education, housing, airports, and non-profits sectors, and established the U.S. Bank's first-ever housing credit sector, resulting in billions of dollars in new business. Prior to this, she served as Vice President of Municipal Corporate Banking at RBC Capital Markets, where she played a contributing role in strategically growing the municipal markets portfolio and RBC's housing credit exposure. Earlier in her career, Bhanu held various roles at Goldman Sachs, JPMorgan, and Bear, Stearns & Co.

Bhanu holds a Master of Arts in Economics from Fordham University and BA in Economics from Bard College. For years, she has been a sought-out annual conference speaker at the National Association of Bond Lawyers and speaker at the Municipal Analysts Group of New York. Currently serving on the board of Women in Public Finance, she also serves as a board trustee at Blythedale Children's Hospital and Helene Fuld College of Nursing.

EXECUTIVE LEADERSHIP	<ul style="list-style-type: none">• Effective Influence Management & Change Management Leadership• High-Performance Teams (15+)	<ul style="list-style-type: none">• Credit Portfolio Management (to \$14Bn)• Strategic Portfolio Expansion & Growth• Development of Strong Risk Cultures
CREDIT & RISK EXPERTISE	<ul style="list-style-type: none">• Risk & Control-Focused Culture Building• Underwriting & Credit Policy Modernization	<ul style="list-style-type: none">• Regulatory Expertise• Proactive Identification of Emerging Compliance Trends & Risks
COMMERCIAL EXPERTISE	<ul style="list-style-type: none">• Strategic Business Plan Development• Business Development• White Space Identification and Pursuit	<ul style="list-style-type: none">• Growth Strategies• New Sector Penetration & Growth• Cultivation of Loyal Customers
QUICK FACTS	<ul style="list-style-type: none">• Direct contributor to credit portfolio growth from \$10Bn to \$15Bn in <7 years.	<ul style="list-style-type: none">• Grew housing credit exposure from zero to \$2.5Bn in >3 years.