

## CURRICULUM VITAE

**KIRANKUMAR N**

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Davangere – 577006

### Objective

To utilize and apply my knowledge and skills gained to the maximum possible extent in the industry that offers professional growth while being resourceful, Innovative and flexible and meet the challenges in the course of job offered.

### Academic Profile

Examination	School/College	University/Board	Year of Passing	%
B.com	GFGC & PG Centre, Davangere-04	Davanagere University	2012-13	78%
P.U.C (Commer ce)	Govt X municipal College Davangere	Pre-University Board	2009-10	60.43%

### Core Areas of Work

Banking Sector, Credit & Financial Services Sector.

### Personal Strengths

- Work with dedications and ability to accept challenges.
- Good communicator, an active & quick learner.
- Hard worker and a team player with strong time management skills.
- Self-confident and Disciplined at work

## **Computer Skills**

- **CTTC in YSES computer & MS Office.**

## **Working Experience**

**I. Presently have working as Credit Manager in IDFC First Bank Ltd, Hubli from Feb 2019 to Till Date.**

**Credit: -**

- **Initial Documents verification of KYC, Income documents and Bank statements as per Policy.**
- **I am handling Unsecured Business loan, Secured business loan, & LAP.**
- **Generate CIBIL Report, check for existing loans/liabilities update obligations.**
- **Initiate and follow up for Income and Bank statement verifications for Fraud Checks through Agency.**
- **Initiate Property documents for Legal & Technical and Follow up for clearance.**
- **Prepare Eligibility Sheet, Checking ABB norms & Banking Analysis.**
- **Visiting field & conducting personal discussion with customer**
- **Track and Manage Turnaround Time (TAT) of all external Agencies.**
- **Prepare CAM, Proposal's & Recommendations**
- **Sanction the cases within limit.**
- **Collection & OD follow-up.**
- **Handling Franchise Financial Partner (Haveri Alliance).**

**II. Have worked as Credit Officer in Ujjivan Small Finance Bank, Davangere from November 2016 to Feb 2019.**

**Credit: -**

- **Initial Documents verification of KYC, Income documents and Bank statements as per Policy.**
- **I am handling Unsecured Business loan, Secured business loan, SME Loans, Overdraft loan & LAP.**
- **Generate CIBIL Report, check for existing loans/liabilities update obligations.**
- **Initiate and follow up for Income and Bank statement verifications for Fraud Checks through Agency.**
- **Initiate Property documents for Legal & Technical and Follow up for clearance.**
- **Prepare Eligibility Sheet & Banking Analysis.**
- **Visiting field & conducting personal discussion with customer.**
- **Track and Manage Turnaround Time (TAT) of all external Agencies.**
- **Prepare CAM, Proposal's & Recommendations**
- **Collection & OD follow-up.**

**III. Have worked as Credit & Operation Processing In-charge in Cholamandalam Investment & Finance Company Ltd, Bangalore from February 2015 to Nov 2016.**

**Credit: -**

- **Initial Documents verification of KYC, Income documents and Bank statements as per Policy.**
- **Create File Number in System and log in file for processing.**
- **Generate CIBIL Report, check for existing loans/liabilities update obligations.**
- **Initiate and follow up for Income and Bank statement verifications for Fraud Checks through Agency.**
- **Initiate Property documents for Legal & Technical and Follow up for clearance.**

- Prepare Eligibility Sheet & Banking Analysis.
- Track and Manage Turnaround Time (TAT) of all external Agencies.
- Prepare CAM and Proposal's.

**Operations: -**

- Post Final Approval prepare Disbursal Documents for execution by Clients.
- Check documents for correct and complete execution prior to routing for disbursal.
- Filling and maintenance of all loan documents post execution.
- Co-ordinate for preparation of loan Demand Drafts and ensure timely delivery to Customers/Empanelled lawyers for fulfillment.
- Initiate and follow up for verification report from Agencies on original property documents received post disbursal.

IV. Have worked as Transaction Officer in Fullerton India Credit Co Ltd, Sira from December 2013 to January 2015.

**Responsible for: -**

- Loan Servicing
- Cash handling and Petty Cash Update.
- Underwriting & Scrutinizing Applications of Mortgage, Commercial vehicle, Two wheeler, Personal loan, Group loan, Merchandise loan, Hypothecation loan.
- Granted loan disbursement
- Generating High Mark & CIBIL report of customers.
- Drive productivity by right advising to IRO's & GCO's.
- Getting NOC from HO to customer
- Handling customer's death claim form & processing it to HO for final decision.

**Hobbies**

- Playing Chess, Cricket

**Personal Profile**

**Name** : Kirankumar  
**Father's Name** : Nagaraj  
**Mother's Name** : Vijaya Lakshmi  
**Date of Birth** : 06 June 1992  
**Gender** : Male  
**Marital Status** : Single  
**Languages** : Kannada & English  
**Nationality** : Indian

**Declaration**

**I hereby declare that the above mentioned information is true as per my knowledge and I shall take liability of the above.**

**Place: Davanagere**

**Date:**

**(KIRANKUMAR)**