###### GOPAL RAVASAHEB BHADALE

Rajvihar Co-op Housing Society, Flat No. C11, 3rd Floor, Serve No. 20/29, Plot No. 3, Dhankawadi, Balaji Nagar, Pune - 411 043.

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##### CAREER OBJECTIVE

Seeking a position to utilize my skills and abilities in the large scale Industry that

Offer's security and Professional growth while being resourceful, innovative and flexible.

##### PROFESSIONAL EXPERIENCE

**Essel Finance Business Loans Ltd**

**(An Essel Group Enterprise)**

**Designation & Tenure**: (Manager – Branch Credit) (Feb. 2018 to Till Date)

Role and Responsibilities:

**Credit - (Home Loan and LAP Proposal)**

* Checking of KYC, Compliance with financial and other document.
* Login file – Filed Visit and Personal discussion with customer to understand employment, business, cash flows, regular and routine expenses, existing loan obligation, and its detail and purpose of loan, etc.
* Checking CIBIL and Equifax.
* Read and understand Financial and Banking.
* Calculation eligibility and Financial Analysis according to different product and doing Credit Appraisal.
* Preparation of CAM (credit appraiser memo), ratio sheet, repayment sheet. PD note.
* To co-ordinate with legal, technical, FI, Tracking agency performance on TATs.
* Monthly or quarterly visited legal technical and FI agency for feedback, new input, market update, TAT, or any issue.
* Recommendation for sanction the proposal.
* Underwriting of loan proposal and sending them for approval.
* Update Market Intelligences.
* Checking the Disbursement Docket and take necessary approval for disbursement.
* Coordination with sales Team. Visit high ticket size customer and prepare visit feedback report.
* Audit resolution.
* Follow-up regarding Collection, PDD and OTC.
* Active support of other branch.
* Customer Service to all acquired customer. Handling customer issue.
* Policy training to new joiner in sale team.

**INDIABULLS HOUSINGS FINANCE LTD**

**Designation & Tenure**: (Assistant Manager - Credit) (September 2017 to Feb 2018)

Role and Responsibilities:

**Credit - (Home Loan and LAP)**

• Login files doing personal Discussion.

• Read and understand Financial and Banking.

• Preparation of CAM (credit appraiser memo), ratio sheet, repayment sheet. PD note.

• Co-ordination with vendor for TAT (FI, Technical and FCU Agencies).

• Recommendation for sanction the proposal.

• Update Market Intelligences.

• Checking the Disbursement Docket.

• Coordination with sales Team.

• Audit resolution.

• Follow-up regarding Collection, PDD and OTC.

**AAVAS FINANCIERS LTD**

**formaly known as AU HOUSING FINANCE LTD**

**Designation & Tenure**: (Assistant Manager - Credit) (September 2016 to August 2017)

**Roles & Responsibilities**:

**Credit – (Home Loan and LAP)**

* Login files doing personal Discussion.
* Read and understand Financial and Banking.
* Preparation of CAM (credit appraiser memo), ratio sheet, repayment sheet. PD note.
* Co-ordination with vendor for TAT (FI, Technical and FCU Agencies).
* Recommendation for sanction the proposal.
* Update Market Intelligences.
* Checking the Disbursement Docket.
* Coordination with sales Team.
* Audit resolution.
* Follow-up regarding Collection, PDD and OTC.

**RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LTD**

**Designation & Tenure**: (Credit Officer) (August 2014 to September 2016)

**Roles & Responsibilities**:

**Credit and Operation**

* Checking and login file in system and generate cibil, dedup also initiate the FI, Legal, Technical, and RCU.
* Read and understand Financial and Banking.
* Preparation of CAM (credit appraiser memo) and PD note.
* Co-ordination with vendor for TAT (FI, Technical and RCU Agencies).
* As per NDC checking the Disbursement Docket.
* OTC and PDD capture in system as per approval or legal report.
* Audit resolution.
* Follow-up regarding Collection, PDD and OTC.
* Vendor billing regularly punch in system.
* Branch register and stationery records.
* Coordination with CMS vendor for cash and cheque deposition.

**I Process Services India Private Limited**

**(**Associate of ICICI BANK)

**Designation & Tenure**: (CPA Manager) Home Loan Dept. (February 2011 to July 2014)

**Roles & Responsibilities**:

* Checking of all home loan and Lap files. (Application from AF/PF cheque, KYC docs, Telephone no, income docs.)
* Preparation of CAM (credit appraiser memo), ratio sheet, repayment sheet,
* All Report arrange in file CIBIL, dedup, FI report, personal discussion sheet, eligibility sheet, file ready for sanction or cancellation by BCM, IF sanction by RCM, preparation of sanction letter, file ready for operation.
* Disbursement Desk – Login docket’s checking & verify as per policy, prepare disbursement memo, pop sheet, property dedup, property CIBIL & IBA check list. Approval by BCM, RCU, Credit OPS, login & sent to operation.

**Talentpro India P Ltd.**

(Associate of IDBI BANK Limited.)

**Designation & Tenure**: (Executive) Branch Operation Dept. (February 2005.to January 2011)

**Roles & Responsibilities:**

* Pan India - Monthly Compile Report – (BHCC, follow up report, Audit report, branch visit & currency chest visit report )
* Analysis Compile Suspense & Clearing entries.
* Cheque Return More than 1 Cr – (Generate report and letter sent to respective customer).
* Branch Pending Transaction.
* Settlement Deceased Claims as per RBI Guideline & DOP.
* Branch Expansion (branch license, sol creation, commencement of business as per RBI gridlines, uniform and BSR code.)
* Qtly reporting ( Performa I & II, Cheque return more than 1 cr. & Suspense clearing entry)
* Vendor and Staff Bill Verification, approval & sent to account department for payment
* Approval as per DOP (Internet connection required, hardware Software required, Teller appointment, Office order Nostro a/c . AOA & MOA).

##### COMPUTER PROFICIENCY

**Operating Systems:** Windows 98, 2000, 2007 2008 2010. MS-DOS, & Internet Savvy

**Utility Packages**: MS OFFICE, (Ms Word, Excel, Power Point) Adobe Acrobat, Scanning &

Tally ERP.0.9

##### ACADEMIC DETAILS

* MBA in Finance (Sikkim & Manipal University)

February Year 2013 II Class

* G. D. C.A (Govt. Diploma In Co-Operative Accountancy)

May Year 2005 Percentage 57.48%

* B.Com from Mumbai University,

April Year: 2001 Percentage: 60.20%

##### PERSONAL DETAILS

* Hobbies & Interests: Music, Sport’s and Reading
* Languages Known: Hindi, Marathi and English.
* Marital Status ; Married
* Date of Birth: July 8th 1980

Gopal R. Bhadale

(*References can be provided on requests)*

Place: - Pune

Date: -