

DEEPSHIKHA RANJAN

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EXPERIENCE

Tata Capital Housing Finance LTD.

Credit Process Associate

Apr 2019 – Ongoing

Pune, India

DHFL (Dewan Housing Finance Corporation LTD.)

Credit Process Associate

July 2018 – Mar 2019

Pune, India

DHFL (Dewan Housing Finance Corporation LTD.)

Operation Process Associate

Aug 2017 – July 2018

Pune, India

MAJOR RESPONSIBILITIES

Credit Process Associate

- Scrutinizes all (KYC, Financial & Banking) Documents along with Cibil Report.
- Analyzes Financial Documents and income obligation.
- Eligibility calculations.
- Doing PD and preparing CAM.
- Also prepare high value cases.
- Recommending proposal to Credit Manager.
- Vendor management and follow up with agencies for maintaining a TAT.
- Preparing proposal for loan approvals in all aspects.
- Initiate Technical and Legal.
- Handling Internal Audit and compliances.
- Part disbursement (Demand Letter) & Full disbursement Process.
- Maintain Cluster Credit & operation MIS for files and verification reports.
- Co-ordinate with sales team regarding verification report.

Operation Process Associate

- Prepare Disbursement Memo and Loan to valuation sheet.
- Disburse the Loan File.
- Handover the cheques to the Customers.
- Collects Balance Transfer document from Customers.
- Create maintain and enter information into DMS Database.
- Disburse funds to vendors.
- Set up and manage paper or electronic filing systems, recording information, updating paperwork, or maintaining documents, such as customers personal information while ensuring that all files are kept confidential.
- Prepare List of documents.

PROFICIENCY

- Well-rounded experience with managing credit and loans.
- Sound knowledge of analyzing and evaluating financial information.
- Determine loan approvals & prepared required documentation upon approval
- Process credit approval documents.
- Prepare and disburse loan documents.
- Coordinate with team members to ensure customers received timely responses.
- Account Reconciliation.

PROFILE

Credit Process Associate with an experience of 3 years.

INTERNSHIP

DHFL (Dewan Housing Finance Corporation LTD.)

Credit Process Associate

July 2017

Bihar, India

EDUCATION

- B.Com.
Patna University, Patna
2014 – 2017
- Intermediate in Commerce
DAV Public School, BSEB Colony, Patna (C.B.S.E)
2012 – 2014
- Matriculate
DAV Public School, BSEB Colony, Patna (C.B.S.E)

STRENGTHS

- Hardworking & Creative
- Persuasive
- Believe in planning and execution
- Self-motivated & Enthusiastic
- Team player & Communication Skills
- Motivator & Leader
- Decision making
- Strategic thinking
- Quick learner
- Adaptability
- Positive attitude

ACHIEVEMENT

- Been part of Exhibition competition.
- Won many painting competition (school level) in basketball.
- Won Prizes for anchoring in the Annual days and programs.

HOBBIES

- Playing strategy games.
- Reading novels, stories, newspapers etc.
- Watching movies interacting with people.