

CURRICULUM VITAE

NALIN KUMAR OJHA

C/O:-Dinesh Kumar Ojha

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OBJECTIVES: "To secure a promising position that offers both a challenge and a good opportunity for growth"

SKILLS & EXPERTISE:

- Capability to handling day to day Branch Operation activities
- Self-Confident, Honest and value base approach
- Strong organization, co-ordination and analytical skills
- Good judgment, decision making and problems solving ability
- The ability to work with a structured and methodical approach, combined with an enquiring mind
- Good communication skills – able to explain issues to an expert and follow instructions accurately
- Sound practical knowledge in-
 - Retail Asset Products and its Credit Policies applications
 - Retail Loan Processing, Documentation-KYC-Fraud checking and Disbursement
 - Accounting and cash dept activities
 - Insurance related activities both Life and General, viz. insurance issue, documentations processing, claims.
 - Maintain good relationship with dealership.
- A self-starter who delivers high quality work and can adapt to new challenges, either on their own or as part of a team
- Team work leading capability and Business Development ability
- Potential to prepare MIS report independently
- Capability to establishing and maintaining good Relationship Management
- Liaison with business related organizations like Banks and other organizations

WORKING EXPERIENCE:

- **Working as Branch operation Executive in operation Dept. (new Vehicles business unit) Intellect support service pvt ltd Tata motors finance ltd (Feb 2017 to Jan 2018)**

Job Profile-

Credit-Admin related responsibilities-

- Responsible for overall Business processing related issues in the branch
- Handling total credit disbursement process of Commercial Vehicle loans (New & Used).
- Handling day to day the branch credit operational activities, such as-Retail Loan Processing as per company credit policies & recent circular, Pre and Post Disbursement documents checking thoroughly whether these are accurate, complete and are in accordance with the requirement, fraud Investigation, checking Exposure as per credit norms before disbursement, Reviewing the cases before submitting for approval authority to taken approval, discrepancies arise and solve with branch business development manager before disbursement, data updating in system as per requirement, quality checks and disburse new & used Commercial Vehicle Proposal finally.
- Responsible for PDD follow-up & updating
- Grading and Screening the customer profile and documents write to policy and norms of the organization
- Analyze applicants financial status, credit & property evaluations to determine feasibility of granting loans
- Ensuring maintaining TAT so that customer is fully satisfied and better services are being provided

Insurance related responsibilities-

- Responsible for overall Insurance related matters in branch, like-Policy (General and Life) generation, documentations, renewals updating, cancellation, discount processing towards retention of valuable customers.

Customer support & Sales support related responsibilities-

- Liaison between the applicant & the Disbursement cell
- Customer service & Sales support in the branch
- Handle internal customer queries & Personal Discussion with Customers

Audit & Others responsibilities-

- Provide proper support/clarification to internal auditors as a branch compliance officer while their visit at branch
- Prepare & maintain various excel/Online trackers & reports for smooth job processing
- Prepare MIS Report as per requirement of higher authority and reporting to SH-operation.
- Liaison with other departments for achievement of common goals of the organization

• **Working as CPA manager in Credit Dept. (commercial business unit) Iprocess Concern ICICI BANK Ltd (JAN 2018 to Till Now)**

Job Profile-

- Handling day to day the branch credit operational activities, such as-Retail Loan Processing as per company credit policies & recent circular, Pre and Post Disbursement documents checking thoroughly whether these are accurate, complete and are in accordance with the requirement, fraud Investigation, checking Exposure as per credit norms before disbursement, Reviewing the cases before submitting for approval authority to taken approval, discrepancies arise and solve with branch business development manager before disbursement, data updating in system as per requirement, quality checks and disburse new & used Commercial Vehicle Proposal finally.

Credit-Admin related responsibilities-

- Responsible for overall Business processing related issues in the branch
- Handling total credit disbursement process of Commercial Vehicle loans (New & Used).

ACADEMIC QUALIFICATION:

- Passed 10th from NEW DELHI PUBLIC SCHOOL,PATNA under C.B.S.E in 2008 with 2ND division
- Passed 12th from CHAS COLLEGE CHAS, Bokaro under J.A.C in 2010 with 2nd division
- Passed BSC.IT.(Information Technology) from KARIM CITY COLLEGE under University of Kolhan in 2014 with 1st class

COMPUTER QUALIFICATION:

- Good typing skills of 25 wpm.

- Good knowledge of management software and usage of its tools.
Knowledge with Microsoft office kit – MS Excel, MS Word, Power Point, and Excel

PERSONAL INFORMATION:

- **DATE OF BIRTH** 22nd May,1991
- **FATHER'S NAME** Dinesh Kumar Ojha
- **NATIONALITY** Indian
- **SEX** Male
- **MARITAL STATUS** single
- **HOBBIES** Reading Newspapers, Watching News channels and Listening Music, Travelling,
- **LANGUAGE KNOWN** English, Hindi

DECLARATION:

I hereby declare that the above statements are true & complete to the best of my knowledge and belief.

PLACE: JAMSHEDPUR

DATE:

SIGNATURE
Nalin Kumar Ojha