**CURRICULUM VITAE**

**PROFESSIONAL OBJECTIVE**

Being a professional willing to handle challenging assignment and put the best effort to contribute to the development of the organization.

**PROFESSIONAL EXPERIENCE**

**Organization**: **Unogrowth technologies private limited (Loan Simple).**

**Designation:** Area Credit Manager (Authority Up to INR. 1 Lacs).

**Experience:** (October 2019 to Till Date)

**Work Profile:**

* Manage the entire credit application process, right from login to disbursement
* Responsible to Manage the credit team 10 people including CPA, underwriter/ Credit managers as well as responsible to manage sales team including 12 cluster/terroritry sales manager along with RM,
* Manage quality of portfolio
* Manage post disbursement documents and partly disbursed cases
* Responsible for TAT of delivering sanction letter and disbursement
* To provide sound, independent (unsolicited) credit advice, recommendations and quality feedback on mortgaged lending/ unsecured lending as well as other credit proposals.
* Responsible to provide Training to cpa/ underwriter/ credit manager/ Sales teams for updating new policies, how to deliver cases within TAT and what technique should be follow for making quality-based business.
* Responsible to manage and coordinate with all sales team including (Direct sale/ Tele Sales/ Top Up Team).
* Responsible to do physical PD in big ticket size cases with cluster level or BH.
* Responsible to manage the delinquency data with the help of collection team/ Sales team etc.
* Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file / docket.

**Competencies:**

* **Passion: -** Constantly raises the bar for self & team, has a strong execution bias, takes initiatives even in the face of significant difficulties).
* **Customer First: -**Leverage severy customer interaction as an opportunity to make an impact and constantly seeks to understand customer needs
* **Compliance with Conscience: -** Ensure own norms are aligned with organizational code of conduct and inculcates norms adherence in all engagements.

**Organization**: **Capri Global Capital Limited**

**Designation:** Branch Credit Manager (Urban Retail Credit) (Authority Up to INR.25 lacs).

**Experience: 1.6 years** – (April 2018 to Sep 2019)

**Work Profile:**

* Manage the entire branch on location wise of Delhi.
* Manage the entire team in branch including CPA, Credit office with sales team including BM, ABM, and RM etc.
* Manage post disbursement documents and partly disbursed cases
* Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file / docket.
* Training of CPA / DMA / DME
* Responsible for TAT of delivering sanction letter and disbursement
* Responsible to manage all type of loan small and big ticket size Loan against property and home loan cases from INR 5 lacs to 1 crores with all type of salaried and self employed (SENP) profiles.
* For big ticked size cases, what we have to do. Structured the case on the basis of our policies and presentation given to the higher authority or board of director for getting the approval of the particular case.
* To interact with approving authority and provide them with the required information for better decision making and engaging in regular discussions to give them an independent view of the credit / economic developments.

**Organization**: **Indian Mortgage Guarantee Corporation (IMGC)**

**Designation:** Credit Manager (Authority Up to INR.30 lacs)

**Experience:** 6 Months – (October2017 to 06/04/2018)

**Company Profile:** India’s first Mortgage Guarantee Company, India Mortgage Guarantee Corporation (IMGC) is a joint venture that combines the developmental mandate of National Housing Bank (NHB), the technical expertise of Genworth Financial, and the resources of International Finance Corporation (IFC) & Asian Development Bank (ADB).Basically this company provides insurance guarantee in home loans products only.

**How does it work?**

Mortgage Guarantee is provided to the lenders (banks and NBFCs) by IMGC, India’s first and only Mortgage Guarantee provider. This Mortgage Guarantee acts as an insurance against defaults on loans by the homebuyer, thereby reducing the loan exposure and credit risks for the lender. The intention of Mortgage Guarantee backed Home Loans is to mitigate the risk that is taken by the lenders. The lenders, in turn, are able to provide better terms for housing schemes to the home buyers.

**Lender Partners of the company**: ICICI Bank, DHFL Home loan, Aditya Birla Finance, Bank of Baroda, TATA Capital Home loan, Shriram Housing finance.

**Work Profile:**

* Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file / docket.
* Responsible for TAT of delivering sanction letter and disbursement
* Responsible to manage the big ticket size home loan cases from INR 50 lacs to 4 crores with all type of salaried and self employed (SENP) profiles.
* For big ticked size cases, what we have to do. Structured the case on the basis of our policies and presentation given to the higher authority or board of director for getting the approval of the particular case.
* To provide sound, independent (unsolicited) credit advice, recommendations and quality feedback on home loan as well as other credit proposals.
* To interact with approving authority and provide them with the required information for better decision making and engaging in regular discussions to give them an independent view of the credit / economic developments.

**Organization**: **RVS Financial Services Limited (V.K Kuchhal& Co.)**

**Designation:** Credit Analyst (Finance) & Relationship Manager (Article Assistant)

**Experience:** 3 Years – (July 2014 to October 2017 )

**Company Profile: Non Banking Finance Company**

**Work Profile:**

* Responsible for preparation of CMA data or Financial Models (Profile/ NBG) and other important documents according to the banking norms and to arrange the fund for government projects, education Institutions group, Corporate Loan for SME segment and deals in fund based & non fund based limit like working capital loan, term loan, bank guarantee, letter of credit and also deals in secured & unsecured business loan, loan against property (LAP), personal loan from banks and good liaisoning with the Bankers for Fund Raising.
* Arranged term loan of Rs. 7.50 Cr for Ch. Mukhtyar Singh Educational Trust at Sonepat, Haryana.
* Arranged fund of Rs. 30 Cr for St Mary Educational & Charitable Society at Ghaziabad.
* Worked on the proposal of Om Welfare Society &Vardey Devi Education Society
* Arranged working capital finance & bank guarantee limit of Rs. 10 crores for Shiv Construction Co.
* Arranged bank guarantee (NSIC-BG) of Rs. 27 Cr & cash credit as sub-limit of BG of Rs. 3 Cr for HR Builders
* Arranged Packing Credit limit of Rs. 4 Cr for Ravers India Private Limited
* Arranged working capital- purchase order funding of Rs. 3 Cr for APC Technologies (all Govt. Contract from DRDO, BHEL, ISRO ETC.)
* Arranged cash credit 8 Cr & bank guarantee of Rs. 8 Cr i.e. total exposure of Rs. 16 Cr for Zh Industries Private Limited.
* Arranged working capital limit of Rs. 1 Cr for Raymark distributors (Pharmaceutical Firm)
* Also worked on the various proposals.
* Responsible to proceed the legal (nec) & valuation of the property which is giving as collateral security to bank.
* Responsible to make a good external rating for the company/ borrower from icra& brickwork rating agencies. This is acceptable as per the bank norms.
* Responsible for making a good liasoning with banker (AGM, DGM, Chief Manager) and keep a coordination & follow with banker & client.
* Highly accomplished Sales Representative with over 3 years of experience in baking loan product.
* Comprehensive background in loan products
* Played a vital role in
* Responsible for Direct Reporting to Director

**Organization**: **NIMT Group (National Institute of Management and Technology)**

**Designation:** Account Assistant

**Period: (December 2013 to June 2014)**

**Company Profile:** Education Institutions Group

**Work Profile:**

* Responsible for Completion of Annual Accounts of the Group
* Responsible for Filing of TDS and Service Tax Returns, ROC, Income Tax Return of Individuals & Companies, MIS
* Responsible for Implementation & checking of Internal Controls for the purpose of Internal Audit
* Responsible for Direct Reporting to Chairman

**Organization**: Chartered Accounting Firm

**Designation:** Trainee

**Period:** Six months

**Company Profile:** Chartered Accountants Firm

**Work Profile:**

* Analysis of Financial Statements.
* Compilations of data and records for issuance of Certificates to the clients.
* Preparations of Project Reports for clients for financing.
* Appearing before Sales Tax Assessment Authorities.
* Preparations and Filing of Sales Tax /Income Tax/ TDS Returns.
* All Types of MCA Filings of Companies/ Formation of New Companies

**PROFESSIONAL QUALIFICATIONS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Particular** | **Institution** | **Year of passing** | **%** |
| CPT | ICAI | June 2011 | 60.00 |
| IPCC | ICAI | November, 2013 | 53.00 |

**ACADEMIC QUALIFICATIONS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Particular** | **University/Board** | **Year of passing** | **%** |
| B.Com | Delhi University | 2013 | 47.00 |
| 12th | CBSE | 2010 | 68.00 |
| 10th | CBSE | 2008 | 62.00 |

**ACHIEVEMENTS ACADEMIC & PROFESSIONAL**

**Class Achievements Remarks**

11th 2nd position in the class Rewarded by the School

9th Selected in NCC Rewarded with B’ Certificate

**COMPUTER LITERACY**

* Well versed with MS - Office
* Working experience of ERP Packages and Accounting (SAP, Tally ERP, Busy )
* I’m doing 100 hours of compulsory computer training specified by ICAI.
* Operating System: Microsoft Windows 07 & XP

**HOBBIES**

* Cricket , Listening to Music, Reading Magazine, Books, Novels

**PERSONAL DETAILES**

**Date of Birth :** 21stNoevmber, 1992

**Language Known :** English, Hindi, Punjabi

**Marital Status :** Unmarried

**Nationality :** Indian

**Present Address :** A – 223/224, Sector 16, Rohini, Delhi 110089

**Permanent Address :** Plot No 745-746, Gali No.-7, Near Laxmi Public School, Swaroop Nagar, Delhi-110042.

**Signature…………………………………..**