



MR Bhanu Pratap Pathak

Address :Sector 12 West Rajiv Nagar,Near shiv chowk H.no. 01gali no 03, Gurugram, INDIA ■
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OBJECTIVE

An experienced and well groomed professional having good knowledge in NBFC/BANKING/BFSI sector and seeking an opportunity in the organization to use my skills and to contribute to the firm where I am employed..

Executive Summary

- Goal oriented professional having experiences in Banking and NBFC.
- Ability to handle queries and follow ups with multiple priorities.
- Initiator and Self drive skills.

KEY SKILLS

- Relationship building with internal departments.
- Documentation (KYC), Operational Risk and management.
- Credit controls /Risk.
- Underwriting & Credit Analysis.

PERSONAL SKILLS

- Excellent grasping capability and self-starter.
- Restless, Initiator, Team Player.
- Comprehensive problem solving ability.
- Good verbal and written communication skills.
- Ability to work flexible shifts.

PROFESSIONAL EXPERIENCES

- Aye Finance Pvt Ltd. From Aug 2019 to till present as an Credit officer

Key-Responsibilities:-

- Maintained Daily Basis MIS.
- Scheduled Underwriting for Approve Loans.
- Ensured compliance with all loan regulations.
- Analysis of sourced files.
- Follow-up with Branch and sales Team.
- Analysis through over an call by client.
- Maintained TAT over process.
- Checked all properties and deed.
- Analysis Asset Verification, income and Liabilities.
- Reading SOA for loan a/c.
- Analysis of BUREAU.
- Calculation LTV & DTI



- Experience in reviewing of Borrower profile and other lending risk.

■ **Indiabulls Consumer Finance LTD. from Dec 2017 to Aug 2019 as OFFICER (Disbursement, Operations, CRM)**

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Key Responsibilities:-

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- Maintained records of all loans including associated fees and payment dates
- Scheduled funding disbursements for all approved loans.
- Ensured compliance with all loan regulations.
- Provided written and verbal evaluations for each staff member.
- Prepared monthly and quarterly loan reports.
- Managed and processed all loan requests
- Evaluated loan applications and provided timely decisions.
- Maintained database of current and previous loan activities
- Tracked loan payments and addressed late payment issues.
- Tracking the wrong payment disbursement.
- Maintain all the records of disbursed payments.
- Flash the report of daily disbursement details.
- Manage team to work as a team member.
- Reported all issues to supervisor as needed

■ **BASIC EDUCATION**

- M.A. from KUMAON UNIVERSITY NAINITAL 2016 with 50%
- B.A. from KUMAON UNIVERSITY NAINITAL 2013 with 50%
- 12th from Uttarakhand Board 2010 with 50%
- 10th from Uttarakhand Board with 67%

• **Working Software**

- Banking Products and Process Knowledge (Mifin, SERVO Streams, Flux, disbursement, Nach etc.)
- Loan Operations(Personal Loan, Buisness Loan)

PERSONAL INFORMATION

- Date of Birth : 01st July 1993
- Gender : Male
- Nationality : Indian
- Father's Name : MR. Jagdish Chandra Pathak
- Marital Status : Unmarried
- Languages Known : English, Hindi, Kumaoni
- Hobbies : Cooking, Singing, Travelling

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DECLARATION

I hereby declare that the provided information are correct to the best of my knowledge and belief.

DATE:

Bhanu Pratap Pathak

PLACE:

