Vinit Kumar

694/1 Gali No-03, Conductor Colony,

Burari, New Delhi-110084

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**Carrier Objective**

* To contribute to the growth and success of the organization based on my knowledge and skills and to make sincere efforts to deliver the best results



**Kotak Mahindra Bank Limited -Credit Manager, Personal Loan**

* 3 years’ experience in Credit card Underwriting and 1 year experience in Personal loan as a Credit Manager.
* Credit underwriting by applying policy of the bank along with given deviation matrix
* Analyzing **CIBIL** credit report and bank statement of applicant to evaluate and better understand how much risk could be involved in extending credit to applicant.
* **Coordinating** with verification agencies to have work done within **TAT**.
* Conducting a **personal discussion** with applicant, **understanding requirement** and finally with all analysis approving or recommending loan proposal.
* Conducting monthly **portfolio analysis** of the zone to have clear understating of advances during the month by the bank.
* Regular field visits on marginal cases to analyse and convert potential customer and to add number to the portfolio. Ensure the verification reports are validated for authenticity and feedback provided for improvement/training of agency
* Follow up with Sales and collections on the FPD, SPD cases. Also knowing the reason of bounce. Doing a delinquency analysis on the cases and also taking corrective actions for future approvals.

**Professional Qualification**

* PGDBRM from Manipal University Bangalore with 7.57 CGPA



**Academic Qualification**

* BSC from BRABU University 70.50 in 2011.
* ISC from BSEB Patna 2008 53.80 in 2008
* Matric from BSEB Patna 2005 70.14 in 2005



**Training attended**

* Comprehensive product training- covering credit, sales, collection and operation related issues
* Interviewing skills
* Fraud prevention
* Customer Service



**Personal Details**

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|  | Father's Name: | Mr. Mithileshwar Singh |
|  | Date of birth: | 14th November 1990 |
|  | Marital status: | Married |
|  | Hobbies: | Playing and Watching Cricket |
|  | Languages Know: | English & Hindi |

Declaration:

I hereby declare that the information furnished above is true and correct to the best of my knowledge.

(Vinit Kumar)