

# CURRICULUM VITAE

**AMRESH KUMAR TIWARI**

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## *Carrier Objectives*

Now looking for a new and challenging managerial or consultancy position, one which will make best use of my existing skills and experience and further my personal and professional development.

## *Profile Summary*

MBA in Finance having 7+ years of experience with Bussan Auto Finance (I) Pvt Ltd, Quess Corps Ltd, IndusInd Marketing & Finance Pvt. Ltd, and HDFC Bank CPA in Credit and Operations (Loan Processing/ Two-Wheeler, Agri Loan, Three-Wheeler Loan and Personal Loan).

## *Current Employment Details*

### **Bussan Auto Finance India Pvt Ltd**

since 1st Sept. 2015 to till now.

**Assistant Manager in Operations - Disbursement**

#### **Key Highlights:**

- Compiled Daily Disbursal Reports received from Regional Offices (RO) from PAN India through E-mails. Checking of Disbursed cases received from RO according to the scheme and company policy. Making Disbursal Initiation in system for payment and forward it to final authorization.
- Detailed Checked over DDR, Scheme etc. and accordingly accurate disbursement with prescribed TAT.
- Checked the premium amount into daily disbursal report and ensure that correct Loan Shield charges has updated on Chola Portal and co-ordinate with chola team for any related query regarding RO level and HO.
- Prepared Payment for YAMAHA Dealers in Axis Bank upload format in two modes; NEFT & IFT and upload into Axis Bank site and Now we have started the payment through H2H module.
- Making Refund to the customer in case of excess amount reflected in Statement of Account.
- Cancellation and Rebooking of Agreement No's in case of any wrong disbursement.
- Checked of Reconciliation of various accounts of company like; Loan amount, Processing Fees, RC Charges, ECS Charges etc.
- Checked Dealer Pay out and T.A.
- Prepared Various MIS on Daily and Monthly Basis Business MIS (TW/PL/Loan Shield MIS) for DTD and MTD, Daily disbursal, Login and disbursal, Model wise disbursal etc.
- UAT for disbursement section Operations department as per requirement.
- Co-ordinated with Regional Offices related various queries and try to resolve within prescribed TAT or same time.
- Coordinated With all Branches to resolve the audit Observations and discrepancies.
- Handling the Team and motivated itself.
- Coordinated with internal and external auditors during audit period regarding Operations related reports and ensure implementation of all audit points.
- Timely circulation of the MIS as per schedule with accuracy.

### **INDUSIND MARKETING & FINANCIAL PVT.LTD**

since 13<sup>th</sup> July 2015 to 31<sup>st</sup> Aug. 2015

**Credit Verification Officer – Credit Department**

#### **Key Highlights:**

- Checked all the KYC'S and policies of credit and criteria & category of customers.
- Proper TVR of customers about Loan.
- Identify the CPV and Waiver cases and maintaining the TAT properly.
- Checked LTV, Assets Details, CIBIL Report & Dedupe Track and Credit Score etc. of customer as on behalf of approved and reject cases.
- Checked all the charges of dealership and banking charges taken by operation and initiate all charges in Pact(software).
- Checked Dealer Pay out and T.A.
- Maintained MIS on daily basis
- Collected the cash from collection team and get deposited the cash in IndusInd bank on daily basis and maintained record properly.

### **PAMAC FinServe Pvt. Ltd. (HDFC Bank CPA)**

13<sup>th</sup> March 2013 July 2015

**Underwriter – Credit Department**

#### **Key Highlights:**



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- Checked all the KYC'S and policies of credit before login.
- Proper TVR of customers.
- Identified the CPV and Waiver cases and maintaining the TAT properly
- Checked CIBIL and DEDUPE Report of customer's as on behalf of forward the case for approval to Credit Manager.
- Checked all the charges of dealership and banking charges taken by operation and insatiate all charges in LOS.
- Prepared Daily MIS of Login and Disburse and Rejected cases.

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#### Achievement

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- I have joined the Bussan Auto Finance India Pvt. Ltd. As on **Sep'15**
- Promoted as Executive on **Feb'17 E1**.
- Promoted **2<sup>nd</sup>** time as a Senior Executive on **Mar'18 from E1 to E2**.
- Promoted **3<sup>rd</sup>** time as Assistant Manager on **Mar'20 from E2 to M1**.

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#### Educational Qualification

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- Mater in **Business Administration (MBA in Finance)** from Sikkim Manipal University.
- Bachelor of **Art (B.A.)** from Delhi University.
- 12<sup>th</sup> from **CBSE**.
- 10<sup>th</sup> from **CBSE**.

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#### Computer Proficiency

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- Knowledge of MS-Office, Finn one, LOS, PRO CREDIT, PACT, CAS, SALES FORCE & LMS.
- Done Computer Hardware from Rooman Technologies at Pitam Pura.
- Done Tally 9.0 from Swami Vivekananda institute at Mangol Puri.

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#### Trainings

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- Attended training programs related the whole process:
- Attended the "Induction Training" on 07<sup>th</sup> to 08<sup>th</sup> July 2017 at Bussan Auto Finance India Pvt. Ltd by Top Management and MD of the Company.

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#### Strengths

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- Good office management skills and computing skills.
- Self-motivated with ability to work on your own initiative.
- Ability to come up with own ideas to take the company forward.
- Multitasking ability
- Self confidence
- Environment friendly

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#### Personal Details

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Father's Name : Mr. Shiv Narayan Tiwari  
 Date of Birth : 1<sup>st</sup> April 1989  
 Gender : Male  
 Address : House No.-533, U-Block Mangol Puri New Delhi - 110083  
 Languages Known : English and Hindi  
 Marital Status : Unmarried

Date.....

Place.....

(Amresh Kumar Tiwari)





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