



WINNERS DONT DO DIFFERENT THINGS THEY DO THINGS DIFFERENTLY

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CAREER OBJECTIVE

• I consider my self as a core learner and i respect knowledge and its implementation where ever received. Nothing is impossible one step new can create news. And I also believe "where there is a will there is a way". A particular job is also dependent upon the PRD relation (Priority, Responsibility and Duty) and I hope this relationship will work out succesfully.

SKILLS

- GOOD COMMUNICATION SKILLS
- TEAM PLAYER
- PRESSURE HANDLING
- CUSTOMER HANDLING
- CREDIT UNDERWRITER
- RISK ANALYST
- FINANCIAL ANALYST

INTERESTS

- FOOTBALL
- BADMINTON
- COOKING
- DRIVING
- VOLLEYBALL
- ADVENTURE

LANGUAGES

ENGLISH

PREFERABLE

BENGALI

PERFECT

HINDI

PREFERABLE

EDUCATION

Mar, 2015 to Mar, 2018 GRADUATION (B COM). (39%)

CHANDANNAGAR GOVT COLLEGE

Mar, 2014 to Mar, 2015 10+2. (65%)

KANAILAL VIDYA MANDIR

Mar, 2012 to Mar, 2013 10 th. (53%)

KANAILAL VIDYA MANDIR

EXPERIENCE

Oct, 2019 to Jul, 2020 KEY RESOURCE-CUSTOMER RELATION

HDFC SALES PVT LTD

- My designated work zone is to maintain a good relation with the customers.
- Customer profile verification.
- Fix a meeting with the customers and collect the home-loan file from the customers.
- Risk analyst.
- Credit analyst.
- Business development.
- Log-in the file for processing the loan.
- Customer Handling

Jan, 2021 to Jun, 2021 FINANCE EXECUTIVE DEWAR'S GARAGE LTD

- My designated work zone is to keep track on Customer payment.
- Co-ordinate all DSE and bank sales person for customer car loan.
- Also keep track on in-house banking loan report on monthly basis.
- Business development.
- Customer service & support.
- Loan documentation checking.

Jun, 2021 to Present

ASSOCIATES - ACCOUNTS

MAHINDRA & MAHINDRA
FINANCE SERVICES LTD

- My designated work zone is Customer handling and support.
- Credit underwriter of retail assets (Auto loan, second hand auto loan & Refinance own car).
- Financial analyst through financial statements, IT returns, GST returns, Trade license, Salary slip & From 16).
- Review credit proposal submitted by business on assigned set of accounts & access the risk involve.
- Monitoring the portfolio of different loan accounts.
- Familiarity of RBI circulars, policies and kyc norms for different products.
- Customer loan disbursement process.
- Customer loan closure process.
- Noc (No Objection Certificate) processing.
- Noc handover data maintaining.
- Invoice, Insurance & RC copy follow up and update in system.
- Business Data maintaining.
- All customers ACH (Automated clearing house) process.
- ACH activation data maintaining.
- Cash & cheque Handling.

CERTIFICATIONS

Feb, 2017 CIVIL DEFENCE TRAINING

GOVERNMENT

May, 2017 BASIC COMPUTER KNOWLEDGE

PRIVATE

ACHIEVEMENTS

HDFC SALES CERTIFICATE OF COMPLETION

• Successfully completed the induction training and passed the product and concept evaluation by securing.

REFERENCES

SHIPRA CHOUDHURY

7890172397

MOTHER

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WIFE