



# SUBRATA SARKAR

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8759525509

Gurgaon, India

Detail-Oriented Credit Process Associate with 1 and half year experience in credit analysis and evolution, Strong knowledge of credit process,risk assessment and regulatory compliance.Seeking to utilize skills and experience in a dynamic organization's credit department.

## WORK EXPERIENCE

### CPA Executive

Balancehero India Pvt Ltd ( True Balance )

07/2023 - Present

Gurgaon

#### Achievements/Tasks

- Credit underwriting in unsecured PL ticket size up to 1Lacs.
- Personal Discussion with borrowers.
- Checking & verifying all details of customers and making decisions.
- Evaluated the creditworthiness of potential customers by analysing the CIBIL, Experian & CRIF report , and Banking statements, KYC and other associated parameters.

### Credit Processing Associate

Chqbook.com

03/2023 - Present

Gurgaon

India's first Neo-Bank for Small Business Owners & a fintech startup

#### Achievements/Tasks

- CIBIL Punching.
- Resolve credit queries.
- Preparing CAM for Credit Team.
- Evaluating Banking & prepare ABB.
- Loan application review and data verification.
- Maintaining TAT and quality for all business loans login requests.
- Actively engaged with the salesperson to resolve pending docs & queries.
- Evaluating the creditworthiness of potential customers by analyzing the CIBIL score,KYC and other associated parameters.

## SKILLS

KYC Verification

Ms Office

Documents Analysis

Effective Communication

Problem Solving

Team work & Collaboration

Credit Risk Assessments

## ACHIEVEMENTS

### Productivity

500+ Loan Applications complete review and onboard to lender portal in a month.

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150+ Disbursement file CIBIL punch in a month.

## LANGUAGES

Hindi

Full Professional Proficiency

Bengali

Native or Bilingual Proficiency

English

Limited Working Proficiency

## INTERESTS

Acquiring new knowledge

Learning New Skills

Listening Music

Anime

## EDUCATION

### Graduation

Indira Gandhi National Open University

06/2022 - Present

Delhi

#### Courses

- Bachelor of Computer Application.( BCA )

### Higher Secondary Education

Bolla R.K High School

02/2018 - 04/2020

West Bengal