

Sonia Sood

Mobile: +91-9501855715

E-mail id: sonia13sood@gmail.com

DOB: 13th November 1991

Objective

Credit Manager with 4 years of work experience in the Finance industry. Seeking to leverage my knowledge and professional expertise to grow in the Financial Industry.

Work History



BigWin Infotech
Innovate | Transform | Grow

Company: BigWin Infotech Private Limited – Mumbai

(Dec'19 - Present)

Position: Credit Manager – P2P

Working as a Credit Manager looking after Credit Policy, Portfolio Management and Credit approvals.

Responsibilities:

- Approval of Credit recommendations.
 - Policy Management and Portfolio Management.
 - Maintaining Investor Portfolio and Relationship.
-



Company: IDFC First Bank – Andheri, Mumbai

(Feb'19 –Aug'19)

Position: Credit Manager, Home Loans.

Working as a Credit Manager for home loans in Mumbai with prime focus on affordable housing segment.

Responsibilities:

- Analyze financial statements and credit history to understand the portfolio and risk extension to the clients.
 - Appraise high ticket cases upto 5 Cr within defined policy guidelines for approval to appropriate authority.
 - Personal visits at clients business premise to understand business sustainability and associated risks in the business and also verify through the supporting documents and reference checks.
 - Analysis of technical and legal reports to identify risks associated with the proposal.
-



Company: InCred Housing Finance Limited – Andheri, Mumbai

(Sep'17 – Feb' 19)

Position: Credit Manager, Home Loans & Mortgages (Affordable Segment)

Credit Manager for affordable housing segment based in Mumbai and served in affordable markets of Thane, Kalyan, Virar & Navi Mumbai.

Responsibilities

- Credit decision of cases based on processes, policies and merits.
 - Credit policy management for affordable segment and ensure complete adherence to the same.
 - Team handling plus training ensuring the desired work is accomplished within TAT as per the policy with zero delinquency.
 - Management of external agents like DSA's, technical & legal vendors and other verification agencies.
 - Regular follow up for delinquencies and initiate personal collection visits when required.
 - Management of disbursement process from the docket login till cheque cut.
-



Company: Dewan Housing Finance Limited – Chandigarh.

(June'15 – Sep '17)

Position: Branch Credit Manager, Home Loans.

Branch Credit Manager for home loans handling PCH region (Punjab, Chandigarh, Haryana) and some

locations of Himachal Pradesh.

Credit Manager for home loans in Chandigarh and working closely with sales team for offering innovative products to the Customers.

Responsibilities:

- Customer focus: Structure the right product to the customer during the interaction.
- Underwriting of home loans and LAP cases upto 1 Crore.
- Joint personal visits with ACM with cases > 50 Lacs.
- Analysis of technical and legal reports as a Pre-disbursement process.
- Handling complete disbursement process.

Internship

- Axis Bank, Mumbai - Retail banking (May' 14 to Sep' 14)
- NGO- Vatsalya Trust, Mumbai - English and Personality development classes

Academia

- Institute for Technology and Management, Mumbai- PGDM- Finance, May 2015
- Panjab University, Chandigarh- Bachelor's in commerce - Economic honours, June 2013
- 12th - St. Lukes, Solan (H.P)
- 10th - St. Mary's Kasauli (H.P)