

AKSHAY PATIL

Micro input makes a Macro Impact

ABOUT ME

- ✓ A dynamic BFSI professional with a specialization in Real Time Par Auditor.
- ✓ I look forward to working on challenging assignments that will help me in my incremental growth as a professional. and at the same time winning the trust of the teams & organization.
- ✓ Proven experience in maintaining a performance level that meets or exceeds the goal of the organization.
- ✓ Ability to stay updated on the new market trends, and provide valuable insights to the teams.

ORGANIZATIONAL EXPERIENCE

Yes Bank | Real Time PAR Auditor (Executive) | Current Role Since Sept 2022

Real-time Par Audit for industries such as Commercial Vehicles, Construction Equipment, Personal Loans, Farm Mechanization, Health Care.

Checking eligibility criteria of customers before disbursement for funding

- ✓ CV – FTU, SVO, SRTO, MFO, LFO, CAPTIVE, School Bus Funding.
- ✓ CE – FTB, Retail Hirer, Captive Hirer.
- ✓ PL – YES GURU, YES SARKAR, Other Customers Salary Slip, Running Loans. Cibil Score.
- ✓ HL – Critical/Non Critical, DQ, Valuation report, Customer Eligibility, & checking CIBIL
- ✓ KYC Verification
- ✓ Obtaining CIBIL data
- ✓ Ensure the agreements & the invoices are in order.
- ✓ Checking the pre-disbursement grid of LTV (Loan to value)
- ✓ Scrutinizing banking transactions
- ✓ Checking ITR & Financial statements
- ✓ Auditing post-disbursement documents

Axis Bank | Executive | Nov 2018 To Aug 2019

- ✓ Completed all required documentation to meet client needs.
- ✓ Captured the Credit card form in the system & subsequently obtained the card approval. •
- ✓ Checked the KYC & Eligibility as per the current BFSI Policy.
- ✓ Maintain accurate records & contribute to the sales team's success.
- ✓ Ability to think strategically, identify opportunities, plan, problem-solving, & issue management,
- ✓ Good understanding about the Credit Card Application process & CIBIL criteria


ACADEMIC CREDENTIALS


- ✓ **PGDFM**
Mumbai University | AY 2019 -2020
- ✓ **B. COM**
Mumbai University | AY 2017 - 2018
- ✓ **H.S.C**
Mumbai University | AY 2014 -2015
- ✓ **S.S.C**
Mumbai University | AY 2012 -2013

LANGUAGE PROFICIENCIES

English, Hindi, & Marathi.

PERSONAL INFORMATION

 9920718417
9326745152

 akshaypatil84847@gmail.com

 VASHI, NAVI MUMBAI

MARITAL STATUS

- ✓ Single

DATE OF BIRTH

- ✓ 29/09/1997

ABILITIES / SKILLS

- ✓ Understanding of the Process Flow.
- ✓ Proactive Approach.
- ✓ Communication Skills.
- ✓ Productivity Management.
- ✓ Keeping Commitments.
- ✓ Problem Solving & Conflict Resolution
- ✓ Leadership
- ✓ Adaptability to work simultaneously with different data.
- ✓ A solution focused professional who strives to bring new thoughts & ideas to teams.