

ANILKUMAR SHARMA

🏠 - Nadiad | 📞 - 9898199592 | ✉ - anil_id@hotmail.com

<https://www.linkedin.com/in/anilkumar-sharma-54955520/>

Profile : I have more than 10 year's experience in Secured Loans (HL/LAP/Business Loan/Farm Loan) in Rural & Semi Urban area in Gujarat.



Working Experience:-

➤ **Cluster Credit Manager | Capital India Finance Ltd.**

Duration : Sept-2022 to Mar-2023

Branches : Ahmedabad, Himmatnagar, Godhra, Vadodara & Nadiad

Product : Secured Business Loan & Farm Loan.

Job Profile : Conduct comprehensive credit analysis of loan applications for secured business loans, evaluating the creditworthiness of borrowers and identify and analyze potential credit risks within loan applications. Lead and supervise a team of credit analysts and underwriters, providing guidance, training, and support to ensure consistent performance and adherence to established policies and procedures. Ensure compliance with all internal policies, external regulations, and legal requirements related to credit evaluation and approval processes. Regularly review and monitor the existing loan portfolio, identifying early warning signals and recommending necessary actions to mitigate risks.

➤ **Regional Credit Manager | Sarvagram Fincare Pvt Ltd**

Duration : Nov-2019 to Sept-2022

Branches : Kheda, Kapadwanj, Lunawada, Mansa, Modasa, Talod & Viramgam

Product : Home Loan, Business Loan, Personal Loan & Farm Loan.

Job Profile : Appraising and approving the loan applications sent from branches. Maintain the quality of portfolio for region. Ensuring the Region Target, Productivity & Profitability with RBM co-ordination.

➤ **Branch Credit Manager | Jana Small Finance Bank Ltd**

Duration : Aug-2019 to Nov-2019

Branch : Nadiad & Godhra

Product : Home Loan & Loan Against Property

Job/Profile : Responsible for data entry from Sales login to Underwriting disbursement and monitoring, managing, maintaining good loan portfolio as per company policy. Prepare Docket & ready for Disbursement.

➤ **Branch Credit Manager | IDFC First Bank Ltd**

Duration : Nov-2017 to Aug-2019

Branch : Mansa, Gandhinagar

Product : Home Loan, LAP, Business Loan, TW & EHL

Job/Profile : Responsible for appraising and approving the loan applications and maintain the quality of portfolio.

➤ **Branch Credit Manager | Aadhar Housing Finance Ltd**

Duration : Dec-2016 to Nov-2017

Branch : Nadiad & Godhra

Product : Housing Loan & Loan Against Property

Job/Profile : Responsible for data entry from Sales login to Underwriting disbursement and monitoring, managing, maintaining good loan portfolio as per company policy, Analysing the Current Portfolio, Cash / Accounts management, registers maintenance, collections. Ensuring the Branch Target, Productivity & Profitability

➤ **Asst Credit Manager | Vistaar Financial Services Pvt Ltd**

Duration : Sept-2014 to Dec-2016

Branch : Mehmedabad

Job/Profile : Enforcement and adherence of the company credit process and policy in the branches for Secured Loans, approval of Secured Loans, review of portfolio with respect to delinquency/losses/fraud of the portfolio with branch manager. Hand holding of branches in initial stages for better understanding of processes including customer assessment, cash flow, etc. and interacting with Branch Managers and Cluster Business Manager from risk and loss control perspective.

➤ **CPA Manager | I-Process India Pvt Ltd (C/o ICICI Bank Ltd)**

Duration : May-2014 to Sept-2014

Branch : Vadodara

Job/Profile : Monitoring the Whole Disbursement Process & Managing the PDD & OTC documents

Educational Qualification

➤ **Bachelor of Arts (B.A) - 2008**

Economics

Gujarat University

PERSONAL DETAILS

➤ **Date of Birth** : 28th Feb 1988

➤ **Marital Status** : Married

I hereby declare that all the information provided by me in this application is factual and correct to the best of my knowledge and belief.

ANILKUMAR SHARMA

Date: