

# Sunny Dubey

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**Address:-** 6/134, Laxminager Society, Amraiwadi, Ahmedabad-380026

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## OBJECTIVE

I am seeking employment with a company where I can grow professionally and personally.

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## PERSONAL DETAILS

- **Date of Birth** 05/07/1997
- **Gender** Male
- **City** Ahmedabad
- **State** Gujrat
- **Nationality** India
- **Marital Status** Married
- **Religion** Hindu
- **Languages Known** Hindi, English, Gujarati
- **Hobbies** Travelling, Music, Watching Movies

## WORK EXPERIENCE

**(11/2017 to 05/2019)**

**Business Analyst, Veerraghvan & Co. Chartered Accountant**

Responsibilities:

- Credit appraising for Home Loan, loan Against Property, Business Loan, Education and taken personal Discussion all cases
- P.D (Personal Discussion), LIP (Liquid income Processing), CPA (Credit Process Analysis) Prepare

approval notes

- Recommending cases to higher authority or Banker and achieved the credit assessment targets within the specified TAT.
- Effective communication skill and computer skills are the pre requisite for the position.
- Solid understanding of Balance Sheet, Income Statement, Cash Flow statements and how they interrelate.
- Skilled in preparing credit report in business profile, employees detailed sale and purchase record, stock detail, debit/credit, regulatory frameworks, Tax detailed etc.

**(06/2019 – Till Now)**

**Current Working at Indiabulls Housing Finance Ltd as a Sr. Credit Officer Role**

Responsibilities:

- Co - ordination with marketing team regarding login of file.
- Raise the queries (Ask the documents which are not provided by marketing team but are necessary for the process as per the policy)
- Rejecting the file if the case is not fit as per the policy after confirming with appropriate authority and informing the same to marketing team.
- Process in application Finnone and CRM data entry to be done in the given software
- Fire the request for the site visit, FI, FCU and collection comfort for all cases excluding the cases which are rejected on initial stage.
- Process the file i.e. preparing CAM (Financial Analysis, Ratio Analysis, Banking Analysis, CIBIL Analysis, Internal Dedupe and External Dedupe)
- Submit the processed CAM to Credit Manager within a stipulated time.
- Co-Ordination with Credit Manager regarding doubts arose by him while checking the CAM

- Preparing Sanction Letter.
- Handling the legal and technical query relating to collateral which is given for mortgage.
- Responsible for field investigation report, Fraud check report, Hunter check, Clear Legal and technical report etc.

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## EDUCATION

- **Higher Secondary Certificate** 2014  
GNC School, Gujarat Board 55%
- **Bachelor Degree of Commerce** 2017  
Gujarat College of commerce Gujarat University 63%
- **Master Degree of Commerce** 2020  
Gujarat University 60%

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## ADDITIONAL SKILLS

Microsoft Office package: Microsoft Word, Excel, Access  
Programming: Tally ERP 9.0

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## DECLARATION

I hereby declare that the information given above is true to the best of my knowledge, information and belief. I fully understand that if any of the information given by me in this application is in any way false or incorrect.