Curriculum Vitae

**Ranjeet R Verma**

**Address:**

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**CAREER OBJECTIVE:**

**To become an integral part of the organization and contribute towards its growth through my commitment, optimum efficiency and sincere efforts.**

**ACADEMIC DETAILS:**

**Qualifications:**

**B.COM.** In **COMMERCE. (3th year)** from **GUJARAT UNIVERSITY, AHMEDABAD**.

Having, completed in, 2009 with SECOND CLASS.

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| Examination | Institute | Board/University | Year | % Marks |
| B.COM | R C Mehta commerce college | Gujarat university | 2009 | Second class |
| H.S.C | Uttkarsh hindi high school | G.S.E.B. | 2005 | 50 % |
| S.S.C | Vidhya sagar hindi high scool | G.S.E.B. | 2003 | 52% |
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**WORK EXPERIANCE:**

* **Currently I am working as a post of Assistant Manager-1(Operations Department) in PNB HOUSING Finance Ltd to loans department since 1st Feb ,2017 to till date (on roll) .**
* **Before PNB my previous job is Kotak Mahindra Bank Ltd. as a post of cashier in operations department since 2011 to 2014 (off roll).**

**Responsibility:**

**Loan Disbursement Process under various products**:

* Conduct documentation check as per product wise checklist
* Disburse Loan as per credit policy with accurate & complete data entry with approvals.
* Collect necessary document before handover of disbursement cheque.
* Timely banking of PEMI cheques.
* Dispatch of disbursement docket to CPC after audit compliance.
* To track and initiate cancellation of disbursement cheques printed but not handed over

**Post Disbursement Document Process:**

* To generate daily report of due PDDs
* To provide the list of due PDDs to respective team (Legal, Sales, etc.) for collection.
* Updation of PDD in system
* Timely Dispatch of received & updated PDDs to CPC.

**Customer Service & Quality (Loans and Deposits):**

* To resolve customer requests within specified TAT.
* Service orientation demonstrated through minimum customer complaints and escalations for issues related to specified service standards. 3. To provide service to loan as well as deposit customers for all post disbursement requests.
* Marking tax exemption form 15H/ 15G/ other 197A exemptions in system.
* Dispatch of the forms to COPs as per specified timelines.
* Cash handling and maintaining daily cash register with system tally

**Deposits management**:

* All new deposit applications should be processed & forwarded to COPs after FDRs are prepared, as per specified timelines.
* All renewals deposit applications should processed & forwarded to COPs as per specified timelines.
* All pre-maturity & maturity payment should be processed & forwarded to COPs as per specified timelines.
* Refund of application money to be initiated for discrepant accounts beyond 7 days.

**Cash Management & Banking**:

* Tracking and deposition of Cheque/ DD/ Cash on time and marking clearance or bounce within 3/4 b days in system.
* There should be no violation on cash or the negligence on cash handling, excess cash
* lying.
* Timely reconciliation of the Bank Accounts( BRS)

**Compliance & Audit**:

Timely resolution/closure of audit points w.r.t. disbursements & customer service and ensure that the branch always maintain a LOW RISK RATING

**Branch Administration:**

Taking Care of General Branch Administration

**PERSONAL DETAILS:**

Date of birth : 21st September, 1987

Sex : Male

Nationality : Indian

Mother Tongue : Hindi

Marital Status : Single

Language : Gujarati, Hindi, English.

**COMPUTER SKILLS** :

IHave knowledge of Basic & tally 9, m.s office. And certificate from CDAC institution for computer teacher and multilingual course.

**HOBBIES:**

Music, learning new things, Traveling, Watching Hollywood Movies.

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| **Strengths:** |

* Ability to work efficiently in team.
* Positive attitude.
* Self-motivated.

Declaration:

I hereby declare that the above mentioned information is correct to the best of my knowledge and I undertake the responsibility for the correctness of the above mentioned particulars.

Yours faithfully

(Ranjeet R. Verma)