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## **Sanjeev Teji**

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### **OBJECTIVE:**

Aim to be associated with a progressive organization that give scope to update my knowledge and skill in accordance with latest trends and be part of them that dynamically work towards the growth of the organization and gain satisfaction there of strong faith in hard work loyalty and confidence for successful career in life.

### **PRESENT WORKING:**

- Working in Shubham Housing Development Finance Co Ltd from 01/08/2016 - Till Date as a Branch Credit Manager

### **Job Profile in Shubham Housing Development Finance Co Ltd :**

- Handling in Housing Loan and Loan Against Property files - Processing from File log in to Disbursement .
- Preparation of CAM & recommendation of cases of more than 15 lacs.
- Perform credit investigations and evaluations of credit risk in order to approve new customer accounts and assign credit limits.
- Reviewing Legal & Technical report as per company policy.
- Handling the Credit Team.
- Maintain the PDD MIS.
- Maintaining & analyzing various type of MIS (Management Information system )
- Playing role in Maintaining TAT report.( Turn Around Time)
- Handling the Banking System ( FINNONE)
- Maintaining Attendance Register.
- Maintaining Keys Register.
- Handling of Petty cash Records.

### **VERSATILE WORKED EXPERIENCE:**

- Worked with Shriram City Union Finance Ltd as a Credit officer  
Tenure : 2013 to 2016

- Worked with Magma Fincorp Ltd as a Branch Accountant Cum Cashier  
**Tenure : Aug 2008 to March 2013**
- Worked in ICICI Bank Ltd as a Sr. Associates **Tenure : April 2003 to July 2008**
- Worked in Paradise 2000 as Accountant **Tenure: Sep 2000 to March 2003.**
- Worked in Jagmohan Singh & co.( Builders ) as an Accountant **Tenure: May 1999 to Aug 2000**

### **Job Profile in Shriram City Union Finance Ltd:**

- Handling in T/W, Personal loan and Business Loan files Processing of three Location ( Jalandhar ,Amritsar, and Pathankot ) file log to Disbursement .
- Initiate High Loan Amt Credit Approval.
- Handling the PDD..
- Handling the Credit Team.
- Maintaining & analyzing various type of MIS (Management Information system )
- Played role in Maintaining TAT report.( Turn Around Time)
- Handling the Banking System ( ORACLE)
- Maintain Attendance Register.

### **JOB PROFILE IN MAGMA FINCORP LTD :**

- Responsible for cash and customer transactions at the Teller counter.
- Handling the cash functions like cash & Cheque collection at cash counter & their banking on daily basis.
- Checking all field guys Cash receipts on daily basis. ....
- Handling the Banking System ( ORACLE)
- Bank Reconciliation
- Maintain Attendance Register.
- Handling of Petty cash Records.
- Filing of EOD Reports Like fund flow
- Handling Non-Cash transactions like DD/MC, Fund transfer etc.
- Register updation on EOD Cash position.
- Key register updation.
- Maintain Courier Receipt Register and Dispatch Register.
- Maintain NOC Records Register
- Managing all Administration Activities

## **JOB PROFILE IN ICICI BANK LTD:**

- Handling in car loan files Processing.
- Preparation of CAM & recommendation of cases.
- Maintaining & analyzing various type of MIS (Management Information system)
- Playing role in Maintaining TAT report.( Turn Around Time)
- Independent handling PDD / RTO agencies.
- Handling Car Loan PDD three Location New & used car ( Jalandhar , Amritsar and Jammu )
- Checking PDD bills all three locations.

## **ACADEMIC QUALIFICATION:**

- Graduation in 1999 (GNDU)

## **PROFESSIONAL QUALIFICATION:**

- Advance diploma in computer application Duration : 1 Years
- Course of English Typing Duration : 1 Years (Speed 50 WPM)
- Course o Punjabi Typing Duration : 1 Years (Speed 30 WPM)

## **TECHNICAL SKILL'S:**

### **Programming Languages: Operating Systems:**

- Win 98, Win XP, Win 2003, Win NT, Windows-2000, MS-DOS
- FoxPro, Visual FoxPro Tally, Catpro, Internet Access.

## **PERSONAL SKILL:**

Innovative mind, Team spirit, Self-confidence.

## **PERSONAL DETAILS:**

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|-----------------------|-------------------|
| <b>Father's Name</b>  | ➤ Mr.Satpaul Teji |
| <b>Mother's Name</b>  | ➤ Mrs.Kanta Teji  |
| <b>Sex</b>            | ➤ Male.           |
| <b>Marital Status</b> | ➤ Married         |
| <b>Nationality</b>    | ➤ Indian          |

**Dated:**

**Sanjeev Teji**