E-210, ASTHA KUNJ APARTMENTS

SECTOR 18, ROHINI

NEW DELHI 110089

Email: [arvindpal287@gmail.com](mailto:arvindpal287@gmail.com)

Ph: +91-9560107779, 011-27854208

**ARVIND PAL**



**CAREER OBJECTIVE**

Analytical credit expert with nearly six years of experience in the financial services industry. Skilled verbal and written communicator who negotiates relationship-building business agreements with win-win scenarios. Extremely adept at quantitative analysis and client relations. Seeking a challenging career where I can work with interest, show my creativity and acquire new skills and hence give full contribution towards the growth of my organization.

**WORK EXPERIENCE**

As **Asst. Manager (under writing)** in **Axis Bank Pvt Ltd** from 24.09.2013 to currently working

**CURRENT RESPONSIBILITIES**

* Conducts credit investigations, credit and loan analysis, underwriting and other documentation information pertaining to loan analysis
* Investigates all available sources of credit and financial information, including reporting services, credit bureaus, other companies, main office files, and branches
* Analyzes financial statements and related material and makes recommendations for approvals of credits
* Analyzes financial conditions and trends; reviews and reports non-compliance with loan covenants
* Determines cash flow using appropriate tax analysis
* Prepares summaries, presents facts, and offers opinions concerning credit-worthiness and any risk items or issues
* Provides credit information and references for customers, loan officers, or other agencies as requested
* Ensures that all credit files include current financial statements, agency reports, etc
* May make recommendations for loan structure
* Maintains control over current accounts, noting payment progress, watching for any developing problems, and keep loan officers informed
* Keeps abreast of all new credit regulations and laws and ensures compliance with such
* May assists with projects as needed
* Other duties as assigned

**ACADEMIC AND PROFESSIONAL QUALIFICAITON:**

* MCA From Jagannath Institute of Management & Sciences ( JIMS) in 2012
* BCA From Institute of Information Technology & management (IITM) in 2010
* 12th from CBSE (Delhi) in 2006
* 10th from CBSE (Delhi) in 2004

**TECHNICAL SKILLS**

Programming language : C & C++, Core Java, J2EE,

Date base : SQL, PL/SQL

Framework : Hibernate & Struts

Operating Systems known : MS-DOS, WINDOWS/VISTA/Windows 7 / Windows 10

MS-OFFICE : Word, Excel, PowerPoint, Picture Manager

Designing Tools : Eclipse, Adobe Photoshop, Photos cape

**PROJECTS**

* **Telephone Directory Management System using C**

This project deals with the concept of updating the records of telephone directory with the help of PC. It does the basic operation of updating (like create, modify, delete etc).This project was developed using programming language C.

**Period: March 2009 – May 2009**

* **Crime File Management System using JAVA**This project deals with the concept of automate the work of Police & Common man. A Common man can launch FIR and track the progress; it is a web based application. This software provides facility for reporting online crimes, complaints, missing persons, show most wanted person details mailing as well as chatting. This Project was developed using the language Java (JSP, Servlet, Javascript, HTML).  
  **Front End: JAVA(JSP, Servlet, Javascript, HTML).  
  Back End: My SQL (Database Support)  
  Period: March 2012 – July 2012.**

**ACHIEVEMENTS & WORK EXPOSURE**

* Won **2nd prize** in a **Quiz** Competition held at **IITM**.
* Won **3rd prize** in **Website Designing** held at **Intra College Fest** named **‘OASIS’** at **JIMS**.
* Won **3rd prize** in **Smart Quiz** held at **Inter College Fest** named **‘VERVE’** at **JIMS**.
* Won **Jury’s Award** in **Project Presentation** at **Inter Centre competition** of **APTECH** named **‘TECHNO MINDS’** held at **‘India International Centre**
* Done Internship at Engineer’s India LTD. (EIL) for 2 months as a Vocational Trainee.
* Participated in a Workshop on “Dot Net Framework 3.5” held at JIMS Rohini.
* Participated in a seminar “SONIC 2K11” on “IT World towards Virtualization” held at JIMS Rohini.

**SKILLS:**

* Having Knowledge of Ms Office
* Knowledge of Internet and E –Mail
* Having Good Knowledge of ERP, Effective management skills., Ability to lead a team, Excellent organizational skills, Flexibility, Diplomacy and tact, A calm approach to problem solving, Effective financial management skills.

**PERSONAL PROFILE**

Date of Birth : 2nd September 1987

Father’s Name : Mr. A.K. Pal

Gender : Male

Languages known : English, Hindi, French & Bengali

Nationality : Indian

**Place: Delhi ARVIND PAL**

**Date: 29-11-2019**