

# SALONI DEWAN

An accomplished professional offering an experience of more than **4 years** in **Mortgage Credit Underwriting and assessment**, targeting challenging assignments with an esteemed organization



saloni.dewan@gmail.com



+91 9650217502



## CORE COMPETENCIES

- Credit Approval Discretion
- Underwriting Applications
- Credit Portfolio Analysis
- Mortgage loan files decision
- 5Cs of Credit
- Account monitoring and review
- Credit File management
- Tracking financial reports



## TECHNICAL SKILLS

- Microsoft Office
- Fin-one and Finacle
- Collateral tracking system
- Retail lending System



## PROFILE SUMMARY

- Performance-driven professional with experience in **Credit Underwriting, Understanding credit worthiness of clients, tracking financial statements and mortgage loan files management and decision.**
- Proficient in **researching and evaluating clients' creditworthiness.**
- Showcased skills in **preparing credit scoring models to predict risks.**
- Insightful experience in **Approving or rejecting loan requests, based on credibility and potential revenues and losses.**
- Successfully **Negotiating loan terms with clients.**
- Proficient in **Maintaining records of loan applications.**
- Performed **Follow up with clients to manage debt settlements and loan renewals.**
- Expertise in **Ensuring all lending procedures comply with regulations**
- Excellent **analytical skills**, with the **ability to create and process financial spreadsheets.**
- Competent in managing **Disbursement and post disbursement**, including coordination with stakeholders (lawyers, sales team, DSA channels, Customers, BT Banks, Registrar office, Developers) for **cheque in hand management, transaction, PDD completion.**



## WORK EXPERIENCE

**Sept '21 to present – ANZ Support Services India Private Limited**

### **Credit Assessment Officer – Mortgage Loans**

- Assessment of lending applications
- Credit Approval Discretion for mortgage loans.
- Managed all mortgage loan and credit requests and decision cases
- Established and maintained portfolios of all current lenders.
- Analysed all exposures for the portfolio and ensured that there were no unexpected losses and damage
- Underwriting of new applications and existing mail items (previously decision applications to be relooked)
- Maintained a database of all borrowers in accordance with bank standards..
- Evaluated the credit for all new and existing business accounts for organization.
- Reviewed applications basis Loan to value ratio, Valuation reports, title search reports and funds to complete transaction.
- Evaluated self employed and PAYG (salaried) files
- Assessed completed properties, construction loans, refinance cases, cash out cases, purchase cases and unidentified property loans.



**July' 17 to Sept 21: ICICI Bank Limited**

### **Credit Operation Manager-Home loans**

- Homeloan and LAP files underwriting and assessment. Disbursement and post disbursement activities.
- Managed all loan and credit requests and recommended to approving authorities.
- Hired, managed and handled a motivated Team of 5 credit processing associate.
- Managed transactions for home purchase and analyzed transaction basis missing documents and mitigating the same on real time basis.
- Followed up with customer after transaction execution for post disbursal documents.
- Maintained Relationship with builders for post disbursal documents.
- First disbursement and subsequent disbursement of housing loans.
- Managed sanction MIS , 24 hour sanction letter issuance, cheque in hand, Post disbursal documents MIS for Delhi NCR and publishing weekly status to all stake holders.

#### **Accomplishments:**

- Received Mortgage Superstar Contest Jan-2019



## PERSONAL DETAILS

**Date of Birth:** 16 June 1993

**Languages Known:** English, Hindi

**Address:** Gurgaon

