

Bhakti Karve.

Deccan Gymkhana,Pune,Pin Code : 411004 | **Contact No** : 9403187139

Email ID : bhaktideodhar3@gmail.com | **Date Of Birth** : 19 May 1985.

Languages : English, Marathi, Hindi.

PROFESSIONAL SUMMARY :

Results-driven banking professional with over 12 years of experience in financial operations.

loan disbursement and customer service. MIS / DDR processes (Daily & Monthly Logine & Disbursment deta), PDD (RC, Insurance, Invoice Documents),and banking compliance,

with a strong ability to streamline workflows for improved efficiency and accuracy. Seeking to leverage expertise in banking operations and financial management to contribute to a dynamic financial institution.

KEY SKILLS :

- Loan Disbursement & Credit Analysis
 - Banking Operations & Cash Handling
 - Financial Compliance & Audit
 - MIS, PDD, DDR Processing
 - RTGS, NEFT & Financial Transactions
 - Customer Relationship Management
 - Process Optimization & Team Coordination
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WORK EXPERIENCE :

Kotak Mahindra Bank Ltd.

Assistant Manager - Cashier Department | (Nov 2022 - Jan 2023)

- Managed cash transactions, vault cash, and financial reports to ensure accuracy and compliance.
- Processed non-cash transactions, including RTGS and NEFT.
- locker system management and maintained audit registers.-
- Assisted customers with bank statements, cheque book requests and RD/FD applications.

Andromeda Loan Distributor (DSA)

Coordinator - Back Office (Jun 2022 - Sep 2022)

- Conducted CIBIL Dedup verification to assess credit eligibility.
- Processed loan applications and ensured compliance with credit norms and policies.
- Managed loan documentation and disbursement processes efficiently.

ME-HIN Tech-Edge Solution (Yes Bank Ltd.)

Sales Executive - Infrastructure Finance (Nov 2019 - May 2022)

- Processed CIBIL Dedup, CPV, and machine valuation reports.
- Verified loan applications.
- Coordinated DDR reporting, and facilitated loan approvals.
- Ensured compliance in PDD updates and loan disbursement.

HDB Financial Services (HDFC Bank LTD.)

Sales Coordinator - Infrastructure Finance (May 2012 - Oct 2019)

- Conducted credit verifications, case analysis, and documentation processing.
- Managed DDR reporting and coordinated rate approvals for loan disbursement.

Siddharth Auto Engineers Pvt. Ltd.

Administrative Assistant (Mar 2010 - Mar 2012)

- Managed customer communications and acted as a liaison between sales and service departments
Assisted clients with inquiries and service requests, ensuring efficient resolution.

EDUCATION :

March 2007 **M.A. in counseling psychology**

Pune SNDT College

Class B Grade

March 2005 **B.A.**

Pune Pune University

Class First Class

March 2002 **H.S.C.**

Pune Jijamata College

Class First Class

March 2000 **S.S.C.**

Pune N.M.V. High School

Class Second Class
