

PRIYANKA SHARMA

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OBJECTIVE:

To be a potential resource for an organization where I can utilize all my skills and knowledge which would help an organization to grow and further enhance my growth profile. It would be my never ending dedication to maintain integrity, honesty and character towards the organization.

WORK EXPERIENCE:

YES BANK LIMITED

(July 2019 till date)

(Team Space Financial Services Pvt Ltd) - (Credit Processing Associates)

JOB PROFILE

- Fulfilling lending needs of the client by providing solutions like, business working capital, Loan Against Property, Unsecured Loan.
- Managing the existing Portfolio of assets and Liabilities customers with the objective of providing superior service and deepen relationship.
- To take care of the renewal cycle of the client and intimate prior for the fulfillment within the stipulated time.
- Conducting background hygiene and dedupe checks for on boarding of new clients.
- DP calculation basis stock statement.
- Exception removal basis supporting docs.
- Cam Preparation, Assessing Financials, Credit worthiness, Assessing Banking conduct and tracking of overdue in account.
- Securitizing relevant documents like CC/OD Agreement, DOH send it to the CAD team for disbursal of the working capital facilities.
- Updating of Stock Stmt, insurance policies, Charge creation, modification and removal in the system in line with banking credit policy
- Disbursing working capital limits like CC/ OD/ BG/ PSFC,LC and Term loan.

RBL BANK LIMITED

(February 2016 - April 2018)

(Credit Card Operations Team - Senior Officer)

JOB PROFILE-

- Resolving backend customer related queries and complaints related to credit cards.
- Working towards productivity increase and ensuring Zero Operational losses.
- Hands on experience of Vision plus/ CRM

HDFC BANK LIMITED

(December 2011 - November 2014)

(ADFC Pvt. Ltd in Commodity Finance Team) - (Credit Processing Associates)

JOB PROFILE-

- Credit Appraisal Memo preparation & Scrutiny to ensure that CAMs prepared with accurate Information.
- Preparing Internal Rating Module (RAM Rating) of the client.
- Preparation & Execution of documents required for Issuance and renewal of Bank Guarantees.

ACADEMIC CREDENTIALS:

<u>COURSE</u>	<u>BOARD/UNIVERSITY</u>	<u>INSTITUTE</u>	<u>YEAR</u>
Master of Business Administration	CCS University	Subharti University, Meerut	July 2018
Bachelor of Commerce	Delhi University	Mata Sundari College	July 2006
12 th	ICSE Ghaziabad	Holy Child School	May 2003
10 th	ICSE Ghaziabad	Holy Child School	May 2001

TECHNICAL SKILLS:

- Ms Office: MS Word, MS Excel, M S Power point, MS Outlook
- Operating System: Windows 7, Windows 10
- Tools: Customer Relationship Management, Flexcube, IMAC, COLORS, NEWGEN

PERSONAL DETAILS:

Strengths : Confident, Determined, Adaptive, Adhere to the timelines.
Interests : Listening to music, Travelling and Cooking Food
Languages : English & Hindi
Marital Status : Single
Nationality : Indian
Marital Status : Single
Date of Birth : 05th March 1984