Curriculum Vitae

**ANISH SHARMA**

Contact No: 91-9716699389/ 9027783007

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MBA from Hindustan College of Science & Technology in Finance Specialization and (B.Com) from Dr Bhim Rao Ambedkar University. Total working experie- nce is 3 year 5 month

CURRICULUM VITAE SUMMARY:

I have started my career with HDFC Sales Private Ltd in the position of Credit Officer. Dynamic and tactful **Credit Officer** with 2+ years’ progressively responsible experience in banking and finance..Proficient in financial and credit analysis, familiar with general banking procedures for Home Loan & Mortgages Loan approvals.

CAREER OBJECTIVE:

# To pursue a highly rewarding career seeking for a job in challenging and healthy work environment where I can utilize my skills and knowledge efficiently for organizational growth.

PERSONAL DETAILS

Father’s Name : Mr Pukhraj Sharma

Date of Birth : 13 September 1989

Marital Status : Unmarried

Language Proficiency : English, Hindi,

Leisure pursuit : Playing Chess, Making friends and Watching Movies.

SKILLS

General

* Follows philosophy of continuous improvement.
* Good effective communication with understanding nature.
* Extremely Diligent, docile and agile.
* Professional
* MBA ( Regular) from Hindustan College & Science & Technology in Finance Specialization..

JOB EXPERIENCE: -

Organization : Dewan Housing Finance Corporation Ltd

Designation : Branch Credit Manager

Department : Credit

Periods : 30 Oct 2015 to till date.

Place : Noida

Organization : HDFC Sales Private limited

Designation : Credit Officer

Department : Credit

Periods : 18 March 2013 to till date.

Place : Kaushambi Ghaziabad

Job Profile

* Checking home loan files at initial level and if required raising queries to sales for additional requirement of documents /Information.
* Checking CIBIL (Commercial and individual) to find out the obligation of applicant or company (Proprietor, Partnership Private Limited).
* Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
* Analyze financial documents for last three years for proprietorship, partnership and Private limited. Calculating Liquidity Ratio, Net profit ratio, Gross profit ratio, Debt Equity Ratio, Interest coverage ratio for last three years.
* Personal Discussion with customer at his office or business premises to understand their Net worth and case comfortable points.
* Making Customer Personal discussion sheet with all details about customer’s Business profile and Total property cost and registry value with case positive points and Negative points.
* Handle customer complaints and take appropriate action to resolve them.
* Checking VAT return and TDS certificate, Service tax returns & form 26AS of the customer to confirm to confirm turnover.
* Making loan Eligibility sheet on system & update remarks regarding the profile of customer, his positive & Negative points for appraising loan eligibility for Proprietor, Partnership and Private Ltd Company.
* Get loans approved within specified limits, and refer loan applications outside those limits to management for approval.

EDUCATIONAL QUALIFICATION

Regular MBA (Finance) form Hindustan College of Science & Technology in 2013.

Graduate from Dr Bhim Rao Ambedkar University in 2011.

Passed +2 Commerce from U.P Board

Passed Matriculation from U.P Board

COMPUTER SKILLS

* Ms-Office(Ms Word, Excel)
* Internet

**Current Address**

A 45 Vijay Block Laxmi Nagar Delhi

110092

Permanent Address

7/109 ,maina gate Pathwari Agra

282004

ANISH SHARMA