

# CURRICULUM VITAE

BHAWANI SINGH  
WARD NO.14, G BLOCK,  
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## CAREER OBJECTIVE:

To be a part of an organization where I can effectively utilize and continuously upgrade my knowledge and skills for the mutual benefit of the organization and self.

## WORKING EXPERIENCE:

Working as an Assistant Manager Credit in Equitas Small Finance Bank from 24 Jan 2019 to till date...

### JOBS & RESPONSIBILITIES-

- Case underwriting with consideration of credit bureau report (Cibil/Crif/Experian) and ensure utilization of loan.
- Sanction Authority up to 5 Lakhs and Recommend Loan Amount up to 20 Lakhs.
- PD with the Borrower and Coborrower.
- Pre and Post QC and Disbursement the files with in TAT.
- Running customer's background through TVR and check field references
- Review and recommend appropriate changes to credit policy and process
- Verify and escalate any critical / fraudulent observations in Loan processing to required departments
- Conduct the training the Policy Changes To Branch Staffs time to time.
- Co-ordination with Legal and Technical Team

Currently working as Assistant Credit Manager in Aye Finance (P) Ltd. Sriganganagar from 01 March 2017 to 23 Jan. 2019.

### JOBS & RESPONSIBILITIES-

- Handled MSME Loans. (Secured and Unsecured)
- Assessment of customers sourced by the Sales team as per the credit policy
- Customer Visit discussion and checking their loan requirements.
- Reference check of the customers from neighbours, market, suppliers and from existing customers.
- Checking KYCs as per policy and checking whole files & raise queries.
- Processing the files within stipulated time.

Worked as Loan Officer in Ujjivan Small Finance Bank, Sriganganagar from 10 October 2014 to 10 May 2016

JOBS & RESPONSIBILITIES-

Handled Individual Business Loans, House improvement and Live Stock loans.

ACADEMIC QUALIFICATION:

- M.COM (2014-2017) from University of Bikaner.
- B.COM (2011-2013) from University of Bikaner
- SR. SEC. Arts (2010) from Board of Sec. Education, Rajasthan
- SEC. (2008) from Board of Sec. Education, Rajasthan

COMPUTER PROFICIENCY:

- Knowledge of Windows, Internet & Basics.
- English Typing speed 30-35 words per minute.

PERSONAL DETAILS:

- DOB : AUG 10,1992
- Gender : Male
- Martial Status : SINGLE
- Father's Name : Mr. HANUMAN SINGH
- Language Known : Hindi, English and Punjabi

I here by declare that all of the above given information are true as per my knowledge.

Place: .....

Date: .....

(BHAWANI SINGH)