

CURRICULUM – VITAE

HIMANSHU SOTI

Moh- Bazar shambha near Hanuman Temple

Bijnor, U.P (246701)

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CAREER OBJECTIVE

- To secure a challenging position where I can effectively contribute my skills and abilities in your organization that offers professional growth being resourceful, innovative and flexible.

EDUCATION QUALIFICATION

- 10TH Passed from UP board Allahabad in (2009)
- 12th Passed from UP board Allahabad in (2011)
- B.COM Passed from MJP Rohil Khand University Bareilly (2014)
- M.B.A passed from Dr. APJ Abdul Kalam Technical University Lucknow (2016)
- Basic knowledge of computer
- 45 days industrial training at Bharat Heavy Electrical Ltd, Ranipur, Haridwar

WORK EXPERIENCE

- One year experience in Axis Bank, Faridabad.
- One year experience in IMGC, Cyber Hub, Gurgaon.
- 11 month experience in Standard Chartered Bank, Cyber Hub, Gurgaon.

RESPONSIBILITIES

- **STANDARD CHARTERED BANK**
- **(Operation Officer in Lending Operations & Department of LAP, Home Loan, BIL from 28th Sep.2018 to Till date)**
- **Credit Operations**
Working as an officer responsible for checking of complete loan pre-disbursement file of Loan against property (LAP), Mortgage and Business installments loan (BIL) including property title document independently and responsible for the disbursement too.
In Brief-
 - File check for disbursement & process for NEFT & RTGS.
 - Property documents tally with SKR.
 - CIBIL concern check in file.

- Maintenance of original Property documents of mortgages, including customer communication for release of documents post closure of loan.
 - Operating on various banking software Retail Loan Systems(RLS), Regional Front End System(RFES), ESDS etc.
 - Receive the Initial files from unit & prepare the MIS accordingly.
 - Preparation of list of documents & copy of documents as per customer request.
 - Prepare & Give the PDD confirmation at the time of top up disbursal.
 - Preparation of NOC & LOD for close loan accounts.
 - Take a complete responsibility for the Lodgment & Withdrawal of property documents from vendor.
 - Handling mortgages/LAP request and complaints for Interest Certificate, Document release, PDC ECS presentation, Post of disbursal documents collection(PDD).
 - Handling the customers at the time of releasing the property documents after closing the Loan.
- **IMGC (INDIA MORTGAGE GURANTEE CORPRATION)(Sineedge consulting pvt.ltd)**
- **(Operation Associate in Operation & Department of Home Loan from 5th Oct.2017 to 24th Sep.2018)**
- Reporting to credit manager on a daily basis
 - Case analysis (Senp/Salary)
 - Income appraisal
 - CIBIL Assessment
 - FOIR and INSR consideration
 - Deviation and mitigant evaluation
 - Maintaining Average bank balance
 - Check ITR,COI,P/L and Balance sheet
 - PD with customer
 - LTV calculation.
- **AXIS BANK (Axis Security Limited)**
- **(Executive in Operation & Department of Home Loan & Loan Against Property from 20th Sep.2016 to 30th Sep.2017)**
- Reporting to Area credit manager on the daily status.
 - Knowledge of underwriting and CAM preparation
 - File login
 - Eligibility Calculation

- Field investigation initiate as per High value cases.

AREA OF INTEREST

- Banking (Home Loan & LAP)
- Finance & Marketing

STRENGTHS

- Hard Working
- Self Confidence

PERSONAL PROFILE

Father's Name	:	Mr. Sunil Kumar Soti
Date of birth	:	29/12/1993
Sex	:	Male
Marital Status	:	Unmarried
Language known	:	Hindi, English
Nationality	:	Indian
Hobbies	:	Cricket , Music and Games

Declaration

I do hereby declare that the particulars of information and facts stated herein above are true, correct and complete to the best of my knowledge and belief.

Date:

Place:

(HIMANSHU SOTI)

