

Vishakha Ravi Chavan

101, Uma Vatika, Jadhav Colony, Near Swapna Nagari, Belavali, Badlapur (West), Pin : 421 503.

Phone No: 8793375878

Email id: gaikwadvishakha0811@gmail.com

Date Of Birth : 8th November, 1991

EXECUTIVE SUMMARY

COMMITMENT | LEADERSHIP | INTEGRITY

Proven leader in MIS Reports, Operations, Disbursement, Banking & General Office Administration, Handle the Cash & Cash Related Registers, Team Handling, Knowledge of TDS, FINONE, Advance Excel etc.

AREAS OF EXPERTISE

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|--------------------------|---------------------------|-------------------|
| • Loan Disbursement. | • Banking | • MIS Reports |
| • Back Office Operations | • Front Office Operations | • Team Management |
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PROFESSIONAL EXPERIENCE (MORE THAN 6 YEARS)

Muthoot Housing finance company Ltd.

Asst. Manager operations : 20th Sep 2018 to till date

- Verifying Sanction Loan Application Files received from Credit & complete the NDC process.
- Processing Document Punching in FINONE & generate the LAN.
- Processing Disbursement RTGS & Cheques Printing.
- Checking NDC Documents & OTC's & Handling over the Cheques to Credit once all OTCs got clear.
- Processing System Entry & Dispatching PDD to HO, which received after disbursement.
- Processing System Entry & Dispatching all Repayments & PDCs to HO.
- Processing Share Certificate retrieval process if any.
- Processing complete Banking Process.
- Authorization of DRE of Payment receipts in term of Part Payment, ROI Switch & Closure.
- Controlling Customer servicing desk.
- Co-ordinate with HO & Central Operation Team regarding different internal activities.
- Co-ordinate with Sales, Credit & Collection Team.
- Prepare of different MIS Reports such as Collection, Disbursal, Foreclosure, Part Payment, Rate of Interest Switch, Cheques Handover etc. & presented to BOM on Daily basis for their reviews.
- Custodian of Keys of Cash Vault & FRFC (Fire Resisting Filing Cabinet) of Property Papers.

Indiabulls Housing Finance Ltd.**Operation Officer : 9th June 2016 to 17 Sep 2018**

- Verifying Sanction Loan Application Files received from Credit & complete the NDC process.
 - Processing Document Punching in FINONE & generate the LAN.
 - Processing Disbursement RTGS & Cheques Printing.
 - Checking NDC Documents & OTC's & Handling over the Cheques to Credit once all OTCs got clear.
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 - Custodian of Keys of Cash Vault & FRFC (Fire Resisting Filing Cabinet) of Property Papers.
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L & T Finance Ltd.**Operation Officer : 1st June 2012 to 31st Aug -2015 (3 Years & 3 Months)**

- Monitoring on Branch Operation Team
 - Daily/Monthly functional reporting to functional head
 - ECS, PDC authorization & cancellation
 - Process for loan closure & NOC
 - Accountable for branch daily cash management.
 - Monitoring walk in customer 's
 - Resolving customer complaints.
 - Monitoring Collection department related queries
 - Resolving PDC, ECS related cases where arrear is increasing due technical reason.
 - Maintaining Inventory management for Maharashtra
 - Preparation of regular daily/weekly/monthly MIS
 - Monitoring and reconciling all the GL and Payable accounts on daily basis and verifying all the entries
 - Providing training to people those who have joined as Management trainee in the branch
 - Managing, Monitoring and resolution of all complaints and customer's requests that originates in branch
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Ujjivan Micro Finance Pvt. Ltd

Operation Associate : 1st Sep -2011 to 31st May- 2012 (9 Months)

- Center Level Document Verifications & Cross-Checking.
- Authorized Signatory KYC document
- Cash tally slip entry in system
- Verification & telephonic verification of all customer KYC documents
- Daily handling 48 branches' Disbursement of Files in TAT.

QUALIFICATION

Diploma in Business Management (Appeared-Pune University)
M.A. with Economics
B.A. with Economics

OTHER ACTIVITIES

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- I was teaching Eco & Social Science, Hindi, Marathi for 5th to 10th & Degree Student in Arise Vishwa society in Pune Jaibhavani Nagar
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HOBBIES

Event management.
Tour Planning.

Notice Period : 1 Month
CTC : 3,20,000/-
