PRADEEP SINGH

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## Career objective: -

I would like to pursue my career in the Finance Industry wherein I can implement my skills, knowledge and intelligence in evaluating customer’s needs and preferences. With constant update with the latest market trends, I have an eye for details which helps me in achieving the highest pinnacle of success in this field.

MIDDLE LEVEL MANAGEMENT (CREDIT)

TARGET SECTOR: FINANCE / CREDIT & RISK ANALYTICS

PREFERRED LOCATION: Delhi/Uttrakhand

# Core Proficiencies: -

 Excellent knowledge in Credit & Risk Analytics.

 Action oriented initiative and analytical mind.

 Excellence in office administration.

 Persuasive communication with excellent interpersonal and presentation skills.

 Proven ability to establish, develop and maintain professional relationships with other executives.

# Career History: -

**Good Luck Financial Inclusion Pvt Ltd (Micro Finance Loans)**

Credit Operation Executive (10th March to Till Date)

Responsibility*: -*

* Login the case after receiving application form from sales team.
* Generate CRIF report
* Compiled and verified the application information from of customer from given documents (KYC and Banking ETC.)
* Reviewed, maintained, and make crucial decisions on applications in compliance with company policies and procedures communicated decisions to clients.
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* Supervised team of 4 Branches (CSO) login to disbursement cases.
* Maintain CSO Attendance, Overdue Collection time Slot & Incentives Plans etc.

**Girnar Soft Education Services Pvt Ltd-College Dekho (Education Loans)**

Credit Process Analyst (01st June 2021 to 3rd Oct 2021)

Responsibility*: -*

* Reviewed, maintained, and make crucial decisions on applications in compliance with company policies and procedures; communicated decisions to clients.
* Underwriting for Education loan.
* Responsible for Detail Data entry Quality check of all files
* Compiled and verified the application information from of customer from given documents (KYC and Banking ETC.)
* Was responsible for credit limit database; analysed client information and made credit decisions.
* Identified potential clients and using own knowledge and expertise established credit lines.
* Provided customer service support and professional financial guidance.
* Prepared written credit-approvals and denials.
* Collaborated with colleagues on the reduction of overdue accounts.

**Bussan Auto Finance India Pvt Ltd (Two-wheeler Loans)**

Senior Credit Executive (08th June 2015 to 30th November 2019)

Responsibility*: -*

* Login the case after receiving application form from sales team.
* Generate cibil report on FINNONE CAS.
* Underwriting for two-wheeler loan in FINNONE CAS.
* Responsible for Detail Data entry Quality check of all files.
* On daily basis self-monitoring to achieving our goals sheet like meeting productivity, Sanction TAT.
* Compiled and verified the application information from of customer from given documents (KYC and Banking ETC.)
* To provide and improve better (TAT) Turnaround Time towards Processing.
* Check all reports like. Cibil Report, Dedupe, FI report Banking, Profile and prepare the CAM.
* Co-ordination with FI agencies on daily basis, handling customer queries with maintains MIS.
* Co-ordination with sales team for approvals and credit queries.
* Doing TVR to cases to customers to take all necessary details.
* Also worked as a Credit sales Manager at Dealership to satisfy the valuable dealers to provide fastest approval & disbursement of files.
* Supervised team of a 6 sales person (Finance Coordinator) at Dealership & done login to disbursement cases.
* Position carries credit approval authority of (L2) LTV and management of the company’s line of credit & timely Auditing

Achievements*: -*

* Exceeded set sales target and achieved increases in company profit.
* Appreciated by the management for cultivating relationship sales and operation team and received excellent response for all.
* Maintain relationship with team, feedback to some on cases, rules and discipline with team.
* Enjoy the work and learn much more things related to finance, credit, operation and risk in my whole tenor in finance sector.
* Achieving impossible targets in season of the year.
* Received excellent response from senior management.
* Maintain good FTR for file booking purpose.

# Education: -

* 10th passed from CBSE Board in 2008.
* 12th passed from CBSE Board in 2010.
* B.com passed from University of Delhi in 2014.

# Computer Skill: -

* Knowledge of MS Office, MS-Excel, Outlook.
* Multimedia & Animation.
* Tally ERP.9

# Personal Particulars: -

* Date of Birth: 1st August 1992.
* Marital Status: Married
* Nationality: Indian
* Language: Writing in English, Hindi & average spoken.
* Hobbies: Travelling, Listening Music.
* Strength**:** Always works as a responsible person.
* Interest: Painting and thinking creative.

Declaration

* I hereby declare that the entire particular given above are true to best of my knowledge

DATE:

PLACE: Delhi SIGNATURE

(PRADEEP SINGH)