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OBJECTIVE: -

A position in a results- oriented company that seeks an ambitious and career conscious person, where acquired skills and education will be utilized towards continues growth and advancement.

STRENGTHS: -

- Functional knowledge in Under Writing in finance Industry.
- Have a good ability to learn on job, flexible, goal oriented and a team player.
- Details oriented person with strong organizational abilities.
- Have a good exposure to credit analysis.
- Quality oriented person and activity involved in process improvement.

PROFESSIONAL SUMMARY: -

Total 17 years of experience in banking industry Specialized in credit analysis, assigning appropriate risk ratings, good understating of credit appraisal of Unsecured & secured loans. Working mainly for commercial lending companies these professionals undertake and disburse the following activities mentioned on the resume below.

SKILL SUMMARY: -

Credit appraisal	Assigning appropriate risk rating & take the prudent Decision, collection management.
Fraud detection	Through various techniques (RCU, BSV), to check authentication of financial papers.
Formulating and preparing MIS	Preparing various MIS on monthly basis.

PROFESSIONAL WORK HISTORY: -

Presently engaged with Profectus capital Pvt Ltd as Area Credit Manager at Pune for Mortgage loans.

DURATION: - From 9 jan 2023 to till date.

- Apprising of all mortgage (LAP) & Business loans (SME) Secured & Unsecured loans For **Pune & ROM additional location.**
- Understanding and projecting the future financial position of the borrower.
- Take prudent lending decisions based on sound judgment.
- Customer interaction through personal discussion.
- Complete Financial Analysis, Key ratios and cash flows of reported financials of the borrower.

- Ensure healthy branch portfolio –Responsible for the collations.
- People Management Handling the CPA team.
- Business visit and Verification-business verification, property visits.
- Responsible for pre disbursement Property Documents scrutiny as per legal search report.
- Case decisions through Valuation & legal Report.

Previously engaged with Poonawalla Fincorp Ltd as Area Credit Manager at Pune.

DURATION: - From 23 Sep 2019 to till 6 Jan2023.

- Credit appraisal /financial analysis of applicants Professional loans, BL & SME customers.
- Having experience in Digital lending in all over India locations
- Assessing the financial risk involved in the proposed cases before granting the loans proposals.
- Recommending sanctions Underwriting of cases & Take lending decisions.
- Customer interaction through personal discussion.
- Portfolio Quality & collection Management & providing support to business teams.
- Taking responsibility for researching borrowers and industries; completing annual reviews, identifying policy exceptions; discussing risk ratings and determining the acceptable credit amount with credit approvers.
- Team People & vendors Management.

Previously engaged with Magma Fincorp Ltd as Area Credit Manager at Pune.

DURATION: - From 27June -2018 To 21 Sep 2019

- Under writing of cases & Take lending decisions for the locations - Pune, Ahmednagar, Kolhapur, Satara, Sangali, Baramati locations.
- Business visit and Verification of cases.
- Assess credit worthiness of the self-employed –BL & SME customers.
- Take prudent lending decisions based on sound judgment.
- Customer interaction through personal discussion.
- Portfolio Quality & collection Management.
- Team People Management.

Shriram City Union Finance Ltd as Assistant Manager for Credit at Pune.

(Loan against property & Business loans (SME)

DURATION: - From 1Nov -2013 to 26 June2018.

- Apprising of all mortgage (LAP) & Business loans (SME) Secured & Unsecured loans For **Pune, Kolhapur & Aurangabad additional location.**
- Understanding and projecting the future financial position of the borrower.
- Take prudent lending decisions based on sound judgment.
- Customer interaction through personal discussion.
- Complete Financial Analysis, Key ratios and cash flows of reported financials of the borrower.
- Ensure healthy branch portfolio –Responsible for the collations.

- People Management Handling the CPA team.
- Business visit and Verification-business verification, property visits.
- Responsible for predisbursement Property Documents scrutiny as per legal search report.
- Case decisions through Valuation & legal Report.

HDB Financial Services as Credit Relationship Manager at Ahmednagar. (Loan against property, personal loans, UCL & Gold Loan)

DURATION: - 28 May 2011 TO 31 Oct 2013.

- Under writing of cases & Business visit and Sanction & Recommendation of cases.
- Products handled Loan against property, personal loans & Gold Loan & UCL.
- Assess credit worthiness of the self employed & salaried customers.
- Take prudent lending decisions based on sound judgment.
- Customer interaction through personal discussion.
- Portfolio Quality Collection Management.
- People Management.
- Assist CM with coordinating / managing RCU & verification vendors.
- Contribute to branch profit goals.
- Responsible for predisbusment Property Documents scrutiny as per legal.
- Also looking operation part ie disbursement process, PDD and collections updating.

Fullerton India credit company Ltd as a credit Manager IN SME & BL.

DURATION: - 1March 2011 TO 27 May 2011

- Credit appraisal /financial analysis of applicants.
- Evolution of financial risk involved in the proposed cases.
- Products Handled are Business loans.
- Recommending sanctions of business loans.
- System checking of account details.
- Formulating and preparing MIS on monthly basis.
- Taking personal interviews of prospective customer.

India bulls securities ltd as a compliance officer at Pune.

DURATION: - 1 Feb 2006 TO 27 Feb 2011

- Handle finance and accounts related functions.
- Recording of trade transactions of derivative settlements on daily basis.
- To follow up and comply with the SEBI AND RBI guidelines.
- Responsible for all compliance related matters.
- To coordinate with RMS department of HO for the margin calls.
- Responsible for broker confirmation.

ICICI BANK LTD as a credit officer in personal loan division Pune. (I-Process)

DURATION: - 21 DEC 2004 TO 24 JAN 06.

- Assigning appropriate risk rating, preparing the cam etc.
- Products Handled Are Business loans.
- Evolution of financial risk involved in the proposed cases.
- Fraud detection.
- Appraisal of cases by ratio analysis.
- System checking of account details.
- Formulating and preparing MIS on monthly basis.
- Taking personal interviews of prospective customer.

Initially Worked with Standard Chartered Bank as a Credit reviver in housing loan division Pune. (PAMAC)

DURATION: - 20 Aug 2003 TO 16 DEC 2004

- Credit appraisal /financial analysis of applicants.
- Products Handled Are Housing loans.
- Evolution of financial risk involved in the proposed cases.
- Recommending sanctions.
- Preparing L2 /L3 approvals.
- Formulating and preparing MIS.
- Formulating and keeping track of TAT.

Educational summary:

Level	Course	Institution.	Passing year	Percentage
Post-Graduation	MBA (Finance Management)	Shivaji University of Kolhapur.	2003	64%
Graduation	B.A.	Shivaji University of Kolhapur.	2001	57%

Computer Literacy: - Passed 'MS-CIT' Exam of M.K.C.L. Working knowledge of **excel**, PowerPoint, words etc.

Personal Information: -

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Languages Known : English, Hindi, Marathi.
Current location : Pune
Marital status : Married.

