

CURRICULUM VITAE

ANKUR KUSHWAH









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CAREER OBJECTIVE

To be an integral part of a reputed, growth oriented organization and work in a challenging and dynamic environment. To contribute to the development of the organization which I represent and serve while concurrently upgrading my skills and knowledge. Overall Seven & Half years' experience in Mortgage Operation ..

CORE RESPONSIBILITIES AND COMPETENCIES

-  Ops Record Management
-  Credit & Risk Analysis
-  Maintaining Storage (Original Property Papers)
-  Vendor Management (Legal & Technical)
-  ACH Mandates & Activation
-  Team Handling
-  Login, Disbursement, Sanction, File Processing
-  Legal & Technical Report
-  Audit

CAREER ACHIEVEMENTS:-

Company Name – **Poonawalla Fincorp Ltd**

July 21 to Till dated

Designation- Operations Manager (Operation, Customer Service & Accounts)

Location- Gandhidham, Bhuj, Rajkot, Jamnagar

Product- HL, LAP, BL, PL & MSME Secured LAP

- Handling Team of 3 Payroll team members & 4 Branches.
- Manage end to end Branch operation for all Retail Assets products ..
- Monitoring account activity like daily cash collection, receipt processing and branch audit as per company policy...
- Digitally checking/Authorization of all HL & LAP files in LOS .
- Ensure adherence to all branch ops process in Collaboration with other functions like Sales, Credit,& Collection.
- Adhere to Credit Policy, Compliance requirements and data accuracy for loan files reviewed for disbursement.
- Conducting monthly training to all staffs for smooth disbursement.
- Coordination with Ops/Accounts teams towards compliances.
- Lead & Manage the teams, giving them specific tasks to accomplish for compete within timeline.
- Documents uploaded on system with 100% compliance. (KYC, Legal docs, LSR & TSR)
- Ensuring the timeliness and accuracy is maintained for all payments.
- Monthly surprise visit of all Branches & check all the compliances.
- Responsible for timely dispatching Credit & Legal Files as well as disbursement files to our centralized Hub.
- Release Disb. Cheques within a stipulated TAT of receiving the finalized loan files from the branches as adhere to compliance requirements.

Company: **Tata Motors Finance Limited**

Jan 18 to July 21

Designation: Assistant Manager (Disbursement & Maintenance)

Location- Bhilwara

Job Profile

- Ensure timely renewal of calibration certificates, resolution of RCU & audit queries, report unusual events immediately/ within 24 hours after having collected the facts & details of the Case.
- Authorization TAT, FPT & recovery resolution within standards.
- Process & Releasing Vertical loan amount (RTGS, NEFT & IFT) along with Brokerage Payment.
- Updating of PDC & EMI in CORE NX.
- Executing Monthly reconciliation as required.
- All disbursement& Maintenance Related alerts analysis and Action.
- All loan Files send after Tampered Proof to CPC.
- All Files check including disburses & Updation of EMI in CORE of concerned verticals. E.g. LAP, H F, SPLN, TFE, CV, LCV, CSG, WC, AF. GLN, etc.
- Maintain High accuracy Level.
- Checking& Authorized of loan file containing agreement, customer KYC, application forms, credit report, and proposal copy.

Best Customer service award FY -2020

ACADEMIC QUALIFICATION

- 10th From CBSE Board in 2010.
- 12th from U.P Board in 2012.
- B.Sc with Computer Science (Hons.) from Singhaniya University in 2017.

SOFTWARE EXPOSURE

- Different Banking Software e.g. (FINACLE,CORE,KRAMAN,CRISP.CRESAI,LOS,DHFL Connect ,Oracle, Finnone & Penant)
- MS Office (Excel, Word, Power Point), Internet & E-mails.

STRENGTH

- Always have positive attitude and innovative approach.
- Excellent team member with good leadership qualities.
- Punctuality, hardworking & ability to adapt to new conditions.
- Ability to work in a fast paced environment, under pressure and with constant deadlines.
- Ability to work in an environment where compliance with processes and procedures is of priority.

SKILL AND INTEREST

- Motivator, analytical and quick learner.
- Team player.

- Problem solving skill.
- Plan, organize and manage work.
- Ability to take a leadership role in preparing and presenting complex program proposal and report to senior level management.

PERSONAL PROFILE

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|--------------------------|---------------------|--|
| <input type="checkbox"/> | Date of birth | 13 th Jan 1995 |
| ➤ | Father's Name | Shree. Ashok Kushwah |
| ➤ | Mother's Name | Mrs. Lalita Devi |
| ➤ | Marital status | Unmarried |
| ➤ | Language known | English, Hindi, Gujarati |
| ➤ | Nationality | Indian |
| ➤ | Permanent Address - | Vill+ PO+PS- Mahlai, Etawah
Uttar Pradesh, 311001 |

DECLARATION

Information given above is true to the best of my knowledge and if given an opportunity will serve with honesty and sincerity as usual.

Date: - -----

Place: - -----

(Ankur Kushwah)