

Arjun Ramesh Talwatkar

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Residence Address: Shiv Garjana Society, Kamraj Nagar, Behind E E Express Highway,
Ghatkopar (East), Mumbai.

FINANCIAL SERVICES : Operations | Accounts | Retail Products (HL/LAP/Vehicle Loan)

- **Profile:** A top performing and results oriented with nearly 5 years of experience in banking and financial services domain. I am looking for good career growth opportunities where my talent and knowledge could be best subjected and utilized for the benefit of the organization and myself. I would like to continue my carrier in Banking, Financial service to upgrade my knowledge and experience. Very fast learner and adoption to new technology, product line and environment, problem solving skill.

COMPETENCIES

- ® Retail Asset Operations ® Accounting ® MIS
- ® Customer Care ® Process Improvement® Quality

Professional Experience

- ❖ Working in **Poonawalla Fincorp Ltd** Formerly Known As MAGMA FINCORP LTD as **Branch Operation In-charge** from Feb 2020 to till date.

Job Profile:

- Working as Branch Ops In-charge for Home Loan/LAP PANVEL-MUMBAI Branch.
- Handling Products HL/LAP.
- Checking and monitoring of Disbursement activity as per company policy parameter. Coordinating With Head office for all needful.
- Ensured that all disbursement documents were non-discrepant (NDC) and accurate data Entry for disbursement of document.
- Responsible for all Audit query like Internal & external Audit.
- Monitoring daily Audit compliances raised by Auditor and Ensuring requirements to be fulfilled within the TAT.
- Managed escalations, grievances, complaints and queries raised by customer and ensured prompt resolution of the same.
- Working on Outlook, Oracle & LOS Software for Disbursement Process.

- ❖ Worked with **Piramal Capital & Housing Finance Ltd** as Senior Executive (Operations) from Dec 2018 to Feb 2020.
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Job Profile:

- Analysis of KYC Documents, Financial Statements, Bank Statement, Legal reports, Valuation reports, and Property Documents.
- Preparing daily MIS for Login & Disbursement.
- Login the file into the system, Checking CIBIL and customer profile as per company policy.
- Preparation of Credit Approval Memo (CAM) as per given details & calculating the eligibility as per the bank norms.
- Fresh and part disbursement query giving to sales executive before disbursement in system.
- Checking Original Legal documents as per the legal & vetting report for BT/LAP/HL cases.
- Handling Audit queries & resolving the same with taking support of Sales & Credit.
- Maintaining MIS of Login to Disbursement, Initial & Balance PF, Customer Complaints MIS, Vetting MIS, PDD MIS on Daily basis & Train new operations staff.
- Conducting Training Program to Sales for Increasing FTR File.
- Updating queries in system & accordingly taking follow up with sales team.

- ❖ Worked with **I-Process (ICICI BANK LTD.)** from July 2017 to Dec 2018.
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Job Profile:

- Checking login files and sending query mail to particular branch manager and SM Ensuring document compliancy at basic login level of the cases.
- Verification of KYC Documents.
- Approval forwarding. Sanction letter Preparation.
- Uploading files in Application Processing System (APS).
- Ensuring correct data in being entered in System (Basic Customer Information). All the personal Information (DOB, Education, and Residence add, etc.)
- Presenting files directly to Credit Managers and Sending Sanction Approval & posting entries for sanctioned cases & Preparing Ratio and Banking.
- Eligibility Calculation of salaried case.
- Downloading and analyzing Credit Bureau History.
- Checking Sanction letter and loan agreement details such as Loan Amount, Rate of interest, Tenure and EMI as per Credit Approval Sheet FI, FCU, CIBIL & dedupe Generation.
- Giving Training to New Joanie's.

Computer Set

Software	Finacle, Oracle, LOS, APS.
Computer Skills	Well versed with MS Office,

Interest

Listening Music.

Education

2015	B.COM Mumbai University
2012	H.S.C, Maharashtra Board
2010	S.S.C, Maharashtra Board

Personal Details

Marital Status	Single
Date of Birth	2 nd Mar, 1994.
Languages known	English, Marathi and Hindi.
Motives	Self-Motivator, Quick Learner, Team Player, Well Focused

Date:	Thanking You
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Place:	Arjun Ramesh Talwatkar
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