

# RESUME

**HINA SALIM KOTWAL**

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## Title:

B.com with Five- and half-year experience in retail assets operation & disbursement, Seeking junior level assignments in Banking Operations with an organization of high repute, preferably in the finance sector. Currently working in **AXIS BANK LTD** (loan centre) Retail assets operations department as an Executive.

## Objective:

To thrive in an atmosphere of challenge and opportunities with committed & dedicated people. Qualified to play an integral role in the field of Banking and Finance where talents and experience will contribute to the use of technology in achieving company goals, while aiming onwards higher growth and better prospects via hard work and disciplinary jobs with positive viewpoints.

## Key Skill Summary:

- A result oriented professional with over two-year experience in Retails Asset Operation
- Currently designated as an Executive with AXIS BANK LTD – LOAN CENTER
- Excellent interpersonal, communication and organizational skills.
- A quick learner, pensions listener and multi Tasker with ability to handle pressure

## Professional Experience:

### I. Organisation- Axis Bank Ltd – Operation Department (RAC) (Axis Securities & Team lease)

(20th Dec 18 to till date)

- ⌚ Processing various loans i.e., Lap loan, Education loan and home loan.
- ⌚ Processing part disbursement of home loan and Education loan
- ⌚ Currently handling all pre disbursement activity of mortgages
- ⌚ Log-in Disbursement File Maintain MIS and raised Query's for Sales Team.
- ⌚ Responsible for checking KYC legal and technical.
- ⌚ Responsible to verify and scrutiny of KYC docs, agreement and proposals before disbursing the proposals.

### II. Organisation- ADFC Private Ltd.

Worked with **HDB FINANCIAL SERVICES** – As Jr. officer processing (Maker) Associated with **HDFC BANK LTD** In Retail Assets Operations. Unit Pune since 11th January -2016 to 14th December 2018

- Work Experience- Retails Asset Operation Pune
- Processing various loans i.e., Personal Loan, Business loan and Education loan.

- Responsible for the verification and scrutiny of KYC docs, agreement and proposals before disbursing the proposals.
- Log-in Disbursement File Maintain MIS and raise Queries for the Sales Team.
- Responsible for checked KYC docs, agreement and proposals before processing in the system.
- Responsible for checking the deviation as per DOA and policy
- Handing over the disbursement Pay orders to respective customer and maintain MIS of Pay order

#### **Core Competencies:**

- Positive work attitude, self-motivation to work independently
- Good communication and interpersonal skill
- Ability to handle a multiple task
- Ability to build and maintain effective working relationship with customers and vendor

#### **Academics**

- Completed Bachelor of Commerce First class grade in the year 2015 from Pune university.
- Completed HSC with First class grade from Maharashtra Board in the year 2012.
- Completed SSC with First class grade from Maharashtra Board in the year 2010.

#### **Additional Skills & Extracurricular**

- Excellently working on, V-Lookup,
- Expertise in handling IDEA LOS, LOS, finnone, Ras, Showk n Awareness +, finnone Cas, Shikhar and Saksham

#### **Personal Details:**

<b>Name</b>	:	<b>Hina Salim Kotwal</b>
<b>Gender.</b>	:	<b>Female</b>
<b>Father's Name</b>	:	<b>Salim Yakub Kotwal.</b>
<b>Date of Birth</b>	:	<b>28 May 1994</b>
<b>Languages Know</b>	:	<b>Marathi, Hindi and English</b>

**Date:**

**Place: Pune**

**Thanking you,**

Hina S. Kotwal

