# **AMOL SHARAD KAKAD**

Credit & Operation- Commercial Vehicle Loan / Home Loan / SME Loan.

Address Nashik, Maharashtra, 422011

Phone 976 366 6679

E-mail amolk.samil@gmail.com

Successful Executive with over 10+ years of demonstrated ability in delivering mission-critical results. Offering outstanding communication and cross-cultural team management skills. Entrepreneurial attitude for optimal profitability. Ambitious team leader adept at creating strategic alliances with organizational leaders and effectively aligning with and supporting key business initiatives.



#### **Skills**

Analysis

◆ Collaboration 

Collaboration

Customer Service 

◆ ◆ ◆ ◆ ◆

◆ Professional Development
 ◆ ◆ ◆ ◆ ◆
 Teamwork

Excellent communications skills

Excellent decision-making, problem solving and ability to multi –task in a fast pace environment

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Follows policies and procedures, completes administrative tasks correctly and on time, supports, organization's goals and values.

Excellent Mail Communication Skill.



# **Work History**

Aug 2016 - Senior Executive- Branch Operation & Service (Product-BL / HL / LAP / Car Loan / PL)

Current Poonawall Fincorp Ltd, Nashik, Maharashtra (Formally Known as Magma Fincorp Ltd)

- $\cdot$  Evaluate, authorize, or recommend approval of commercial vehicle segment, Home Loan & SME Loan Files.
- · Handle The Activity of Cash Counter i.e. Daily Cash Receipting, Remittance, and Closing.
- · Check & Evaluate Loan Files of BL / HL / LAP / Car Loan / PL

- · Putting & escalate the loan application for final approval in mail or company decided format
- · Getting Loan Sanction or Approval from concern authority
- · Check the loan files or Application as per KYC
- · Follow the KYC norms as per slandered KYC policy or Company policy.
- · Marking the query to sales to complete the missing points, documents as per company policy.
- · Give the resolution or help to resolve the query.
- · Putting data entry customer details & loan structure in System.
- · Send The Loan Proposal's to HO Ops for final payment approval
- · Once Payment Approved in System then dispatched the loan file to HO-Ops or Audit team.
- · Handle & resolve the HO-Audit query for disbursed files.
- · Handle Customer Service Counter in branch using CRM Module.
- · Generate the customer service request, query, complaint in CRM Module.
- $\cdot$  Resolve the customer service request, query, complaint in CRM Module with taking help of concern department at HO.
- · Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
- · Obtain and compile copies of loan applicants' credit histories, corporate financial statements, Bank statements and other financial information based on CBIL.
- · Review loan agreements to ensure that they are complete and accurate according to policy.
- · Checking the loan file as per KYC Policy
- · Putting the loan files for final loan sanction approval
- · Precede the all loan files through system for disbursements.
- · Knowledge of Work in Finone / LOS / Oracle / CRM / Omnidocs Software.
- · Looking audit query's and compliance issues. (SME & Home Loans)
- · Maintain & Control On OTC / PDD Documents (In CV & Home Loan)
- · Maintain Online Track of Legal Document of Home Loans.
- · Handle The Daily Branch Accounts Activity (i.e. Cheque Clearing, Cash Management)
- · Handle The Branch Administrative Works & Responsibilities.

### **Branch Team Leader**

Shriram Transport Finance Co.Ltd & Shriram Automall India Limited., Nashik, Maharashtra In Shriram

Transport Finance Co. Ltd work experience same as above mentioned In Under Magma Fincorp Ltd. Shriram Automall India Ltd. Work Experience-

- · Maintain the yard stock Inward Outward stock management
- · Doing the vehicle inspection while vehicle inward in yard

Apr 2007 -

· Making Yard Inventory as per physical vehicle

Aug 2016

- · Doing the vehicle Inward-Outward data entry in system
- · Putting Vehicle inventory in system

- · Making Vehicle Insurance in System
- · Handel the Physical Auction of Vehicles
- · Making Bidder Booklet For Auction Purpose (Online & Physical)
- · Doing Vehicle & Customer Registration For Auction (Online & Physical)
- · Handle the Heavy Cash Management On Day Of Auctions
- · Marking Successful & Highest Bidder In System
- · Handle & responsible for Auction Management on Auction Day
- · Preparing the final invoices of successful bidders in system
- · Issue the Vehicle Release letter after verifying all disposal transaction
- · Handle Vendor Management, Bills & Payment
- · Making Auction MIS, Daily MIS, Expenses MIS & Send to Seniors
- · Successfully achieved monthly cross sale target
- · Overall responsible for all accounts, operation & administration related works.



#### **Education**

Apr 2002 - Bachelor of Commerce: Accounting And Business Management

May 2007 Loknete Vyankatrao Hire Mahavidyalaya. - NASHIK



## Languages

Marathi, Hindi, English





#### Certifications

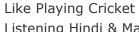
Apr 2007 Diploma in Multilingual Office Automation & Financial Accounting through C-DAC pune,

getting A+ Grade.

Jun 2008 Passed GDC & A From Nasik Division Board.



#### Playing Cricket, Listening Hindi & Marathi Romantic Songs



Listening Hindi & Marathi Romantic Songs



## **Additional Information**

Date of Birth - 9th MAY 1985
Marital Status - Married Family
Dependent - 5 Member
Residential Address Flat No.3, Ajinkya Residency,
Bhausaheb Hire Nagar,
Nashik - Pune Road,

Nashik-422011