

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
- Customer Service
- Management
- Problem Solving
- Professional Development
- Teamwork
- Excellent communications skills
- Excellent decision-making, problem solving and ability to multi –task in a fast pace environment
- 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)**
 - 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.
- 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
- Making Yard Inventory as per physical vehicle
- Doing the vehicle Inward-Outward data entry in system
- Putting Vehicle inventory in system

**Apr 2007 -
Aug 2016**

- 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 -
May 2007

Bachelor of Commerce: Accounting And Business Management

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

Like Playing Cricket

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,
Bhausahab Hire Nagar,
Nashik-Pune Road,
Nashik-422011