

# Resume

## Sumit Bhardwaj

S/o Shri Manoj Kumar Sharma  
Ratan Street,  
Chandausi, Sambhal  
U.P. – 202412

Email:- [Lalu6182@gmail.com](mailto:Lalu6182@gmail.com)  
Mob. No: +91- 9027206182

### Career Objective

To establish myself well in the field of accounting and achieve a constantly growing respectful and responsible status in the organization.

### Educational Qualifications

**M.Com. (Appeared)** : M.J.P. Rohilkhand University Barielly.

**B.Com.**: With Second Division from M.J.P. Rohilkhand University Barielly, India.

Pre- Graduation

Education	Board	Year of Passing	Division
10+2 Std	U.P. Board	2004	Ist
10 <sup>th</sup> Std	U.P. Board	2002	IIInd

### Additional Qualification

- Diploma in Computer Application, Tally 9.0 from Galaxy Computers
- Typing in English with 35 words per min.

### Experience

- 1 year experience in teaching as a Computer Teacher.
- Kotak Mahindra Bank as credit coordinator from 25-Dec-2012 To 31-Mar-2017
- Currently working with Poonawalla Fincorp Ltd(Formerly Known As Magma Fincorp Limited), As a Branch Operation Manager 03-Apr-2017

### Job Responsibilities

- Checking CIBIL/ EQUIFAX/ CRIF / EXPERIAN of the Hirers
- Checking Customer & Vehicle dedupe.
- Documents checking of the hirers vehicle
- CAM (Credit Appraisal Memo) in which check the memo approving condition.
- Dealing with Dealer/DSA for clearing document pendency.
- Co-ordinate with credit for post disbursal document clearance.

- Preparing daily MIS for all products.
- Customer details feeding in software.
- Monitoring the infant delinquency, early delinquency cases in coordination with collection Dept.
- Dealing with high value default customers regarding collections.
- Verification of Pree & Post Disbursement Document of Re-finance Files.
- Accountable For the activities involved for screening to loan disbursal.
- Responsible for overall TAT and MIS regarding Post Disbursal Document.

### **Computer Skills**

Application: Proficient with all MS Office application, Open Office, LOS, CORE NX 2.4, CORE 2.4, Oracle, CRM, FINONE.

### **Personal Details**

- Father's Name : Shri Manoj Kumar Sharma
- Marital Status : Married
- Nationality : Indian
- DOB : 19<sup>th</sup> July 1987

I hereby declare that all the statements made above are true and complete to the best of my knowledge and belief and nothing has been concealed / distorted.

**Sumit Bhardwaj**