

# **CURRICULUM VITAE**

## **KARMENDRA PANDEY**

C/O. Umashankar Pandey  
Dharampura no 1 atal Bihari Bajpai ward no 38  
Jagdalpur (C.G.)  
Mob- +91 9993497771  
Email -pandeykarmendra.kp@gmail.com

**Objective:** - To obtain a position as a Finance sector

### **Professional Skills Summary:** -

Experience of More Than 8 years in the Corporate Sector as a Back Office.  
Experience in Poonawalla Fincorp Ltd as a Branch Operations Manager.  
Experienced in HDFC BANK As a Officer - Processing at WBO.

### **Educational Qualification :** -

EXAM.	SCHOOL.	BOARD.	YEAR OF PASSING.
MSC Mathematics	C. V.Raman University Bilaspur	C. V. Raman University Bilaspur	2014-15
BSC Computer Science	Christ College Jdp	Bastar University Jagdalpur	2012-13
Higher secondary School	Saraswati Higher Secondary School, Jagdalpur	CGBSE Raipur	2009-10
High school	Saraswati Higher Secondary School, Jagdalpur	CGBSE Raipur	2007-08

### **Extra-Curricular Activities:** -

I have done computer operator certificate course on NSDC.

### **Work Experience:** -

April 2018 to Till Date

**POONAWALLA FINCORP LTD.** (Formerly known as Magma Fincorp Ltd.)  
(Vehicle Finance Company New & Old of CV, CE, Car, and Agriculture Vehicle Position: *Operation Manger Level*).

#### **Responsibilities**

Entry of Credit Requirement Matrix in system daily basis.  
Timely Disbursement of Vehicle Loan.  
Allocating the FI of sales department within a TAT.  
Checking of CIBIL and Dedupe for financial purpose.  
Take the necessary steps for CIBIL OD/ DPD.  
Take all the necessary approval prior to disbursement.  
KYC Checking of all relevant case of loan application.  
Maintain the IRR as per company norms for used and new vehicle.  
Disburse the file within timeline.  
Release the payment of Dealer /Party within TAT.  
Close look for Credit approved with in a TAT.  
Timely Revert of all audit query.  
Handling Customer on daily basis.

Approach to customer for Vehicle as well as Housing Loan.

Regular interaction with clients to achieve customer satisfaction and enhancing the relationship value.

Disbursement tracking with timely completion of documentation.

Responsible for PDD Documents (Auto loan).

Liaising with Sales as well as Operation for smooth functioning & disbursement.

Co-Ordination with other vertical department like Technical and External

Responsible for all KYC, RC, Particular documents scanning.

KYC Checking of all relevant case of loan application.

Responsible for loan disbursement preparation of loan disbursement Scanning of all document for time line disbursement.

Prepare of lead generation for segment wise and taking the approval from concern person Handling customer query daily basis.

Maintain the IRR as per company norms for used and new vehicle.

#### **Position- Accounts and Administrative Executive Responsibilities: -**

All the cash & cheque entry in system on daily basis.

Cash/Cheque Banking & Deposition entry on daily basis.

Making the denomination of cash and banking of same on daily basis.

Manage the Security & Housekeeping.

Manage the All vendor and payment on monthly basis.

Controlling the office Expenses (as electric, stationary, printing Etc).

Aug 2014 to April 2018

**HDFC BANK LTD.**

**Working with Wholesale Banking Operations department as a team member and performing activities related to Clearing, Disbursement etc.**

#### **Strengths:**

- ✓ Smart Worker
- ✓ Confident
- ✓ Team Player

#### **Hobbies:**

- ✓ Traveling to new places.
- ✓ To Watch Cricket
- ✓ Listening to music
- ✓ Making friends

#### **Personal Details**

Father's Name	:	Uma Shankar Pandey
Mother's Name	:	Savita Pandey
Date of Birth	:	25-Nov-1992
Sex	:	Male
Marital Status	:	Married
Nationality	:	Indian
Languages	:	English, Hindi

**Declaration:**

I hereby do affirm that the information provided above is true to the best of my knowledge and belief.

Place : Jagdalpur

Date. :

Karmendra Pandey