

# **RESUME**

## **Dharmendra Kumar**

Vill - Khaspatti Yadunathpur

Post - Markan

Distt - Muzaffarpur (Bihar)

PIN - 843119

Mob- 9546740685/7541807949

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### **Objective:**

Seeking senior level assignments in banking sector where I can develop my expertise and can contribute towards the growth of the organization.

### **Educational Qualifications:**

- ❖ B.A (History H) From BSBR Ambedkar Muzaffarpur Bihar.
- ❖ 12<sup>th</sup> Commerce from BIEC Patna Bihar.
- ❖ 10<sup>th</sup> From BSEB Patna Bihar.

### **Experiences:**

#### **1. Feb 2010 to Sept 2012 with ICICI Bank Ltd (Auto Loan Gurgaon, Haryana)**

**Designation:** Senior Executive/Senior Coordinator.

- ❖ Documentation check as per company norms
- ❖ Ensure credit and cards check (CIBIL, DEDUPE) followed as per defined Process.
- ❖ Personal discussion with clients to understand the credit profile of the applicant.
- ❖ Data Entry in APS (Application Processing Systems).

#### **2 Oct 2012 to Jan 2014 Date with Tata Motor Finance Ltd.**

Looking Disbursement department

Designation: Senior Executive

### **Professional Experiences:**

#### **1 Jan 2014 to Till Date with Poonawalla Fincorp Ltd (Previous company Name Magma Fincorp Ltd).**

**Designation:** Assistant Manager

##### **Job Profile:**

- ❖ Handle 7 branches in North Bihar territory, looking ops, Accounts & Customer service activity as a Team Leader (Total 7 employee handle in my territory).
- ❖ Ensuring Proper Accounting of Receivables, Petty Cash, timely disbursal of Loan for POC, PL, LTP & BL files with proper compliance.
- ❖ Banking and Cash pick-up compliance

- ❖ Monitoring compliance of laid down process and policies, without any deviations. Ensuring the accurate and timely reporting by Branch Ops Accountants, Looking after day to day office administration work. Fixed Asset Maintenance, lessening for statutory compliance like – Trade License, Shop, and establishment
- ❖ Initial screening of Car, CV, CE & Business Loan applications and calculation of eligibility considering product policy.
- ❖ Analyzes customer's financial history to grant loan in accordance with risk management
- ❖ Analyzes paying habits of customers who are delinquent in payment of bills and recommends action
- ❖ Documentation check as per company norms.
- ❖ Ensure credit and cards check (CIBIL, DEDUPE) followed as per defined Process.
- ❖ Confers with representatives of credit associations and other business to exchange information concerning credit ratings.
- ❖ File Disbursement.
- ❖ Lead generation & Disbursal.
- ❖ Conducting Monthly surprise visits/audit of branches. Assisting IAD team in investigation of fraud / integrity issue cases.

### **Computer Skills:**

Office Package: Microsoft Word, Microsoft Excel, Microsoft Access, Microsoft PowerPoint, Microsoft Outlook Express

Operating Systems: Windows9X, Windows2000, Windows ME, Windows XP, Windows Vista.

- ❖ Tally
- ❖ Computer Teacher Training.

### **Strengths:**

- ❖ Strong Written and Oral Communication skills.
- ❖ Ability to work within a team or even as team leader.
- ❖ 10 years of experience in Handling and Processing Loans.
- ❖ Ability to interact with varied customers, solving their queries.
- ❖ Employee Training. (New Joining employee training).
- ❖ I was also attending last year TL Interview.

### **Personal Details:**

Father's name: Shri Jagannath Sharma

Date of Birth: 05/05/1985

Gender: Male

Hobbies: reading, making new friends

Languages known: Hindi & English

Marital Status: Married.  
Religious: Hindu.  
Nationality: Indian.

**PLACE: Muzaffarpur**

**DATE : 17/11/2022**

**DHARMENDRA KUMAR**