

CURRICULAM-VITAE

AJEET KUMAR PATEL

42E/2A/1 LALA KI SARAI
TELIYAERGANJ
NR-CHOTELAL KUSHWAHA NAGAR GATE
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CAREER OBJECTIVES

To work with sincerity and devotion, motivating others and seeking help from respected seniors in moving towards career development.

WORK EXPERIENCE

- Working in **Khanduja Associates (CPV/FI Agency)** on behalf of **GE Money Finance** at Allahabad since March-2006 to March-2007 as **Office Executive** of Personal & Consumer Loan.
- Working in **Khanduja Associates (CPA Agency)** on behalf of **HDFC Bank Ltd.** at Allahabad since April-2007 to June-2012 as **CPA Executive** of TW, Personal, Business, Auto & Used Car Loan.
- Working in **E-NXT Financials Ltd.** on behalf of **Tata Motors Finance Ltd.** at Allahabad since Dec 2012 to May-2014 as **Branch User (CPA)** of Passenger Car & Commercial Vehicle Loan.
- Currently working with **Magma Fincorp Ltd.** at Allahabad since June 2014 to Nov 2019 as **Sr. Executive - Ops & Account.**
- Currently working with **Poonawalla Fincorp Ltd.** at Allahabad since Jan 2021 to till date as **Sr. Executive - Ops & Account.**

KEY RESPONSIBILITIES

Co ordinate with Sales, Credit Team

Responsible for all Account, Credit & Operation related work.

Actively involved in checking important papers of the customers for seeking the loans (File disbursement)

Preparation of the tracker & all Credit & Operation MIS the same was directly reported to the Reporting Manager.

Regular send updated Tracker, TAT MIS, Benchmark and daily rework.

PROFESSIONAL PROFILE

- **Over 10 years experience** of Credit & Operation Work in Finance Sector.
- Appraising proposals, conducting risk analysis & scrutinizing relevant documents for loan Sanction & loan disburse, ensuring compliance with organizational Credit & Operations.
- An excellent planner with proven abilities in accelerating growth, generating customer loyalty levels and serving institutions and corporate sector customers effectively.
- Monitoring the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level & reduce TAT

- Exceptional skills in communication, presentation with demonstrated abilities in training, team building and driving frontlines/executives to achieve goals.
- Check file for Loan in the competency level in respect to norms, terms and documentation. As per policy and login.
- Responsible for final checking of files for disbursement to be sent to HO department.
- Improve sourcing quality as rejection ratio cuts down to < 1%.
- Maintain 100% TAT for all products.
- This results the region to have minimum discrepancy.
- Responsible for maintaining monthly all trackers & sending to the Reporting Manager.

ACADEMIC QUALIFICATION

- High School from U P Board in the year 1997.
- Intermediate from U P Board in the year 2000.
- B A from Allahabad University In the year 2005.
- Diploma in computer Application from Sai Institute of Computer Center in 2005.

IT SKILLS

I have knowledge of Microsoft Office, Outlook, Lotus and below software-

- LOS – for file processing in HDFC & TATA
- SAP & SAP CRM – for all operation work in TATA
- DMS Captiva – for file scanning in TATA
- Oracle – for file processing in Magma
- Omni scan - for file scanning in Magma

Also confidently work in Internet. Hindi & English Typing with proper speed. Preparing all kind of Credit & Operation related MIS on MS Excel

STRENGTHS

- Hard working.
- Ability to cope with pressure and short Deadlines.
- Strong Conviction.
- Conceptual and lateral thinking
- Statistical and analytical bent of mind
- Broad-scanning and critical Information seeking

ACHIEVEMENTES

There is no payment related disputes with customer.
This region gains Minimum Diligence.
File processing in given TAT.

HOBBIES /INTEREST

Listening Music, Playing Chess & Indoor games.


PERSONAL DETAILS


- Date of Birth : 02 May' 1982
- Father's name : Sri Ram Bahadur Patel
- Languages known : Hindi & English
- Marital Status : Married
- Children : 1 Daughter & 1 Son
- Nationality : Indian

Date -

(AJEET KUMAR PATEL)

REFERENCES

Mr. ANKIT NIGAM
(Operation Manager - HDB Financial service Ltd.)
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Mr. Ramendra Kumar Pandey
(BM Allahabad -Poonawalla Fincorp Ltd.)
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