

CARRIER OBJECTIVE

Looking for a challenging opportunity where I can contribute to the success of an organization while learning and growing with it.

SUMMARY OF SKILLS

- Multiprocessing & planning skills- i.e. the ability of handling multiple assignments and judicious allocation of time and resources for successful completion of all the assignments.
- Leadership, conviction and determination for completion of assigned responsibilities.
- Inter & Intra-departmental Cooperation, coordination.
- Patience, perseverance and committed approach

EDUCATIONAL QUALIFICATIONS

- **Senior Secondary:** Passed From NOI Board.
- **Higher Secondary:** Passed form CBSE Board.
- **Graduation:** Passed for B A Program from Delhi University.
- **MBA** in Finance with Punjab Technical University

COMPUTER PROFICIENCY

- Well Knowledge of MS DOS ,MS Word, MS Excel & Networking(Internet) pertaining with some extra area of Computer.

LANGUAGES PROFICIENCY

Hindi & English.

CURRENTLY WORKING EXPERIENCE

Organization : Poonawalla Fincorp Ltd (Formally known as Magma Fincorp Ltd)

Place : Pitampura Delhi

Period : Aug-2012 To Till Date

Designation : Senior Executive Operation As a BOM

Job Responsibilities

- Maintain the Disbursement Process for all Product (Home Loan, LAP,Car, Used Car,CV,CE, Captive Suvidha, Re-finance & Tractor Loan,) of Organization as Senior Operation Executive (BOM).
- Checking all file with Docket as per Policy
- File Disbursement with Nil Error and within TAT
- Dispatching the Disbursed file and legal folder to HO and Tracking this.
- Complete the OTC/PDD updating from the coordination with appropriate customer and appropriate Dealer.
- NACH Registration with TAT with No Discrepancy.
- Handle the Cash counter and Customer Service with nil discrepancy. And complete the all pertain certificate and report to concern member with taken loop of State Head Operation.
- Handling Cash Counter and Petty Cash Process.
- Do the other works also like customer Service, Refund and TDS Refund and SOA, Forclosures,LOD process , all customer query resolved, NOC issue all product and motivate customer for generating new business with the help of cross selling of all products of company etc.
- Extra Responsibility of maintain the Mis Home loan cheque handover and property paper register.

- Cash counter handling as cash and cheque receipt from customer & receipt generation.
- Fund Flow generation of Cash & Cheque.
- DCR Maintain on daily basis.
- Insurance management of in house finance cases.
- Coordinate with the H.O. IAD Team for file quality audit & providing timely resolution to IAD Team.
- Complete the login & disbursement process Documentation
- Complete the PDD updating from the coordination with appropriate customer and appropriate Dealer.
- Maintenance Daily Login and Disbursement MIS, Tracker.
- Manage the all other work pertain with certain assigned functional area

PAST WORK EXPERIENCE

Organization : Axis Bank (Payroll of Axis securities & Sales Ltd)

Place : Delhi

Period : March 2012 to July '2012.

Job Responsibilities

- Checking the Pre-Sanction Documents of auto Loan for Login process as Senior Executive Credit
- Checking the KYC docs as per policy
- Making CAM and reporting to Credit Manager.
- Check & Process the files as per policy specified
- Validate the customer Banking with Quarterly and half – Yearly Average.
- Maintenance Daily Login MIS.

Organization : Dhanlaxmi Bank Ltd (Payroll Team Lease Pvt. Ltd)

Place : Delhi

Period : Sep 2010 to Feb'2012

Job Responsibilities

- Take responsibility for Credit dept at branch as a Sr. Credit Executive.
- Car Loan & Used Car File Processing As Per Policy
- Check and validate all pre-sanctioned documents and preparation of Credit Approval Memos for Credit approval.
- Validate the Customer Banking with Quarterly and Half-yearly Average
- Web check of the all **KYC** docs of Customer
- Pvt. Ltd. Company & Public Ltd Company Check on **MCA (Ministry of Corporate Affairs)** Web Site for Company Master Details, Director List and **ROC(registration of charges)** Charges
- Answer to all the queries raised by Credit Manager & Relationship Manager
- Tracking and processing of files for approval & disbursal. It includes providing concerned status to various channel partners and resolving issues so that the files are disbursed on time.
- Execution and analysis of CIBIL & Dedup report.
- Using Finnone Software (**CAS-Customer Acquisition System**) for capturing the Customer details
- Complete the PDD updating from the coordination with appropriate customer and appropriate Dealer.

Organization : Worked With **PAMAC FINSERVE (P) LTD** an Outsourcing company of **HDFC BANK LTD** in Auto Loan operation Dept as a operation executive for three years.

Place : Delhi

Period : NOV 2006 to Aug 2010

Job Responsibilities

- Managing all operational activity of Central Processing Activity
- Coordinate with HDFC BANK all dept. such as credit, ops and sales.
- Responsible for Requirement & Training in PAMAC Finserve Pvt Ltd.

PERSONAL BACKGROUND

- Name Ashish Sood
- Father's Name Late Shri, Suraj prakash
- Date of Birth 24/07/1986
- Gender Male
- Marital Status Married
- Nationality Indian

Place : Delhi

Date : 11.11.2022

(Ashish Sood)