

KRUSHNA AMBADAS DOJAD

Add: Banglow Side near Pardeshi Niwas Daund
Location: Daund – 413801
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CARIEER OBJECTIVES

To work in a challenging business environment & to excel in all assignments in professional career so as to make a meaningful contribution to the competitiveness and value of the organization at large and in the process enhance skill & knowledge.

POONAWALLA FINCORP LTD (17 June 2019 to Till Date)

Designation: Assistant Manager

- Handled Installment Loan Disbursement Product PL, LTP, SME Loan, Co Lending Alliance Business
- Generating & Maintaining All MIS – Login MIS, Disbursement MIS, deferral MIS.

RESPONSIBILITIES:-

- Handled Instalment Loan Disbursement Products likes PL, LTP, SME Loans
Loan Auditing to disbursement process in systems on daily basis as per banking norms & policies with In TAT.
- 100 % Operations TAT Achievement in Disbursement.
- Post Disbursal Document Management - Responsible for all product PDD Updating in Finn one system and Ability to error free work with in TAT.
- Process Improvement - Cost reduction and increase in productivity efficiency.
- Performing non-discrepancy checks for PL, LTP, SME loan disbursement.
- Processing the files using FINNONE
- Co-ordination with the credit team & sales team for solving the queries.
- Fund transfer activity through RTGS for Personal & Business loans
- Make repayment entries such as PDC, SPDC and Mandate details in Finnone (LMS)
- Dispatch the Files to Storage
- Initiating E nach and E agreement from vendor portal for Digital signing and taking follow up with customer to get sign in
- Reconcile insurance data on daily basis and send mail to the insurance team
- Check DSA Invoice with disbursement data and submitted to a/c team for processing
- We received PAN India cases at authorization in Finnone and We recheck the cases as per our checklist
- Handled the Co Lending Alliance Business

MAGMA FINCORP LTD (05 Nov 2018 to 07 June 2019)

Designation: Senior Executive

- Handled Installment Loan Disbursement Product, SME Loan.
- Generating & Maintaining All MIS – Login MIS, Disbursement MIS, deferral MIS.

RESPONSIBILITIES:-

- Handled Instalment Loan disbursement Products likes SME Loans
Loan Auditing to disbursement process in systems on daily basis as per banking norms & policies with In TAT.
- 100 % Operations TAT Achievement in Disbursement.
- Post Disbursal Document Management - Responsible for all product PDD
Updating in Finn one system and Ability to error free work with in TAT.
- Process Improvement - Cost reduction and increase in productivity
efficiency.
- Performing non-discrepancy checks for consumer loan disbursement.
- Processing the files using CCA System.
- Co-ordination with the credit team & sales team for solving the queries.
- Fund transfer activity through RTGS for Personal & Business loans
- Ensure proper account opening after checking of KYC documents.

INDIABULLS VENTURE LTD. (1 Sep 2017 to 03 Nov 2018)

Designation: Senior Officer

- Handled Installment Loan Disbursement Product, Business Loan and Personal Loan.
- Generating & updating & Maintaining All MIS – Login MIS, Disbursement MIS

RESPONSIBILITIES:-

- Handled Installment Loan disbursement Products likes Personal loan , Business loans ,
Loan Auditing to disbursement process in systems on daily basis as per banking norms & policies with In TAT.
- 100 % Operations TAT Achievement in Disbursement.
- Post Disbursal Document Management - Responsible for all product PDD
Updating in Finn one system and Ability to error free work with in TAT.
- Process Improvement - Cost reduction and increase in productivity
efficiency.
- Performing non-discrepancy checks for consumer loan disbursement.
- Processing the files using IVL Galaxy & IVLMS System.
- Co-ordination with the credit team & sales team for solving the queries.
- Fund transfer activity through RTGS for Personal & Business loans

RELIANCE CAPITAL LTD. (RHRS Roll) (3 Aug 2015 to 18 Aug.2017)

Designation: Lead Associate

- Handled Installment Loan Disbursement Product (Secured) Auto Loan and CTG Product.
- Checking All Products file for the Disbursement and handling it error free in any situation and also complete all Disbursement within TAT.
- After Disbursement send all Repayments & Insurance form to Head office for further process.
- Create and Dispatched Welcome letters, Repayments Schedule & LOD to the Customer. At the end dispatched the Files to Head office.
- Generating & updating & Maintaining All MIS – Login MIS, Disbursement MIS, deferral MIS, Welcome Letter MIS.
- Process the Files in Finn one System.

HDFC BANK (On ADFC Roll) (2 Aug 2013 to 15 Nov 2014)

Designation: Disbursement Officer

- Handled Installment Loan Disbursement Product, Business Loan and (Secured & Unsecured) Auto Loan, Personal Loan.
- Generating & updating & Maintaining All MIS – Login MIS, Disbursement MIS, deferral MIS.

PROFILE:

• **Dynamic professional carrier start with (HDFC BANK LTD) over all 1.3 years of experience in the entire spectrum of banking and gained exposure in fostering strong client relationships, growing revenues, improving profitability and operational efficiency as. Officer Grade II Gained cross functional experience across various departments like Document Verification Retail Assets Operation Dept. From AUG 2013 to NOV 2014 at (Pune) Location Installment Loans Like PL, BL Loan & CTG Products.**

RESPONSIBILITIES:-

- Handled Installment Loan disbursement Products likes Personal loan , Business loans , Commercial Vehicles Loan, Construction Equipment Loans , (CTG Group)
- Loan Auditing to disbursement process in systems on daily basis as per banking norms & policies with In TAT.
- 100 % Operations TAT Achievement in Disbursement.
- Post Disbursal Document Management - Responsible for all product PDD Updating in Finn one system and Ability to error free work with in TAT.
- Process Improvement - Cost reduction and increase in productivity efficiency.
- Performing non-discrepancy checks for consumer loan disbursement.
- Processing the files using LOS & FINONE & LASER SOFT & CRS system..
- Co-ordination with the credit team & sales team for solving the queries.
- Fund transfer activity through RTGS for Personal & Business loans
- End to end TAT tracking for better customer service
- Updating of PDD data in Finn one System. (Like RC, Insurance & Invoice).

ACADEMIC QUALIFICATIONS

- Completed B. Com in the year 2012 From Pune University with II Class.
- Completed H.S.C. in the year 2009 From Maharashtra Board with II Class.
- Completed S.S.C. in the year 2006 From Maharashtra Board with II Class.

COMPUTER PROFICIENCY:-

- MS CIT Exam Passed with 53% in 2013
- Proficiency in Ms-word, Ms-excel & Internet
- Internet Proficiency Comfortable with all operating system

DECLARATION:

I hereby declare that the above furnished details are true to my Knowledge.

PLACE: DAUND

KRUSHNA A. DOIJAD

DATE:

