

Date: 24<sup>th</sup> July 2025

## TO WHOM IT MAY CONCERN

This is to certify that **Mr. Sameer Nandesh Wanjari**, residing at 82, *Dattatreya Nagar, Nagpur, Maharashtra – 440024*, has successfully completed his internship at **Aham Housing Finance Pvt. Ltd.**, during the period from **15<sup>th</sup> May 2025 to 15<sup>th</sup> July 2025**.

During his internship, Sameer worked as an **Analyst** and reported to **Rajkumar P S, Head - Credit**, and actively contributed to key business, credit, and operations-linked initiatives by supporting cross-functional teams—primarily Sales, Credit, and Operations.

### Main Duties:

1. Loan Data Analysis & Tracking Support
2. Credit Operations & Risk Insight Generation
3. Product & Business Performance Dashboards

### Detailed Contributions:

- **Analyzed loan lifecycle data** (from login to disbursal) to identify delays, documentation gaps, and bounce patterns, supporting both branch operations and central MIS teams.

## AHAM HOUSING FINANCE LIMITED

(formerly known as Aham Housing Finance Private Limited)

Registered & Corporate Office : G-129, Phase III, Spencer Plaza, 769, Anna Salai, Chennai - 600 002.

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- **Maintained and automated trackers** for pending files, daily inflows, disbursements, and exceptions to aid better follow-ups and closure.
- **Prepared region-wise reports** on loan turnaround time (TAT), login-to-sanction ratios, and customer behavior patterns, using Excel and Python tools.
- **Collaborated with credit team** to evaluate repayment behavior, bounce rates, and delinquency risks, helping generate actionable risk insights.
- **Developed dashboards** using Power BI to summarize key metrics by branch, product, and customer segment, assisting the business and product teams in performance tracking and planning.

Sameer exhibited strong analytical and problem-solving abilities, along with a proactive approach to learning and coordination. He collaborated effectively with multiple departments and demonstrated a keen interest in the practical aspects of data-driven lending and financial operations.

We thank Sameer for his contributions and wish him the very best in his future endeavors.

Warm regards,



24/7/2025

**Ajit Kumar Sarangi**

Head – Human Resources

Aham Housing Finance Limited

