# **RITESH**

## MOBILE-9716035001 EMAIL-Riteshkamboj@yahoo.in

#### **OBJECTIVE**

To work in a learning environment, utilizing my skills to the best of my knowledge and contribute positively to my personal growth well as growth of



#### **ADDRESS**

A-13 Mange ram park budhvihar phase-1 delhi -110086



PHONE 9716035001



## **EMAIL**

Riteshkamboj@yahoo.in

#### **SKILLS**

- 1. Adaptable
- 2. Quick Learner
- 3. Listening Skills
- 4. Positive Attitude

#### **EXPERIENCE**

## Locofast Online Pvt Ltd (2022-till date)

As an Assistant Manager-Credit and Operation, the core responsibility is handling & coordinates for pre & post disbursement activities of Business loan, Working capital loan, supply chain. Verify documents and risk inherent of customer business, process file for sanction, coordinate for disbursement of loan. Understanding process and policies and implementing the same to ensure smooth transactions.

#### **Core Responsibility**

- Handle & coordinate for pre & post disbursement activities.
- Verify documents comprehend risk inherent to customer business, process file for sanction, coordinate for disbursement of loan.
- Ensure adherence to the company credit and Operation policy and processes.
- Portfolio Management & Team handling experience, Understanding process and policies and implementing the same to ensure smooth transactions.
- Managing the outsource agencies and ensure TAT is maintained by these agencies.
- To guide the sales team and customer on documentation part.
- To Train sales team regularly on the product norms and documentation part.

### **Shriram Finance Limited (2019-2022)**

As a Branch Team Leader- Credit & Operations, we were performing various activities but the main function was handling Vehicle loan, business loan, personal loan, WCL as well as all branch daily activities. In this role, I were handling administration verification of CIBIL (CRIF high mark), Documentation, Branch coordinator, loan disbursement after all verification and inspection, pooling Branch BRS & Cash book, mailing activities. Portfolio Data Working on MS-Office:- Excel, Word, PowerPoint. I was also guiding & training to field Team about new circulars or CSR activities or his work according his targets

### **EXECUTIVE DIGEST**

 Preforming daily branch activities like:- verification of CIBIL, Documentation Loan processing & disbursement, pooling BRS, Cash, Expenses & other books and Accounts, Mailing on daily basis.

- Experience in Credit, Lending, and Portfolio management.
- Guiding & train to field Team about new circulars or CSR activities.
- Handling Administration, loan disbursement after all verification and inspection.
- Specializing in developing channel partners and client relationships.
- Skilled at establishing and cultivating long term quality relationships with all levels of Professioals towards attainment of corporate goals and objectives.

## **EDUCATION**

- [2016-2018]
  - Have Master of Business Administration degree from GGSIPU-Rukmini DeviInstitute of Advance Studies
- [2012-2015]

  Have completed Bachelor's degree in Commerce from Delhi
  University
- [2011-2012] XII from CBSE Board, Delhi and secured an aggregate of 64%.
- [2009-2010] X from CBSE Board, Delhi and secured an aggregate of 62%.

## **ACHIVEMENTS**

- Have done 1 year certificate course in computer basics and applications.
- Excellent knowledge of working with MS-Office: Word, Excel, PowerPoint.
- Active member of social club in college and achieves certificate in Shuwach Bharat Abhiyan.

#### **DECLARATION**

I hereby declare that the information furnished above is true to the best of my knowledge. I do hereby declare that above particulars of information and facts stated are true, correct and complete to the best of my knowledge and belief.

DATE PLACE