

SANJAY

Credit Analyst

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SUMMARY:-

Credit analyst with 4 + year of experience in the financial service industry. Experience with financial credit analysis statements. Sound knowledge of credit systems, financial collections, debt management, reporting, and all related credit-based system operations. Possesses the ability to apply business insight and professional judgment.

CORE COMPETENCIES

Risk analysis, Credit Evaluation, Customer Service , Bookkeeping, Banking, Asset-Based Lending, Researching, Client Relations, Loan Servicing, and Billing.

PERSONNEL EXPERIENCE

Credit Analyst

Randhawa Finance P.V.T. LTD. (Feb 17 to Present).

Key deliverables:

- Analyzing credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Confirming with credit association and other business representative to exchange credit information.
- Complete loan applications. Including credit analysis and summaries of loan requests and submit to loan committees for approval.
- Generating financial ratios, using computer programs, to evaluate customer's financial status.

- Evaluating customer record and recommend loan payment plans based on earning saving data, payment history, and purchase activity.
- Evaluating loan packages and recommends loan approval based on underwriting guidelines.
- Complying with federal, state, and company policies, procedures, and regulations.

Sales Representative.

Chardikalan Finance sarhali 2nd January (2008 to December 2014.)

- Developed customized sales technique to successful sell and up sell financial service to new existing clients.
- Generated new business through successful network closing
- Managed complete loan cycle, from application through closing.
- Evaluated applications and made recommendations to clients.
- Assessed risk and made appropriate decisions regarding loan processing.

EDUCATION

- Passed 12th (Commerce) from PSEB.
- Bachelor of Arts (economics) from GNDU Amritsar.
- MBA (Finance)

PROFESSIONAL EDUCATION:-

- Certificate in commercial Credit (CICC) by moody's analytics (approved by RBI)

Date:-

Place: -

Signature:-