



DOB: - 09/05/1995

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Phone No. 9168809583

Professional Objective

To pursue an intellectual and challenging career and looking for a dynamic position in the reputed organization where my experience, education and communication skills will let me making a direct contribution as well as an essential part that can be innovated for the success and growth of the company.

Education Details

ACADEMIC CREDENTIALS				
Degree	Institute, Location	CGPA/ %	Year	
PGPFS	ITM University	77%	2019	
BMS	K.D COLLEGE	71%	2018	
12th	K.D COLLEGE	47%	2014	
10th	M.M.M SCHOOL	52%	2012	

Technical Qualification and Additional certifications

- Finance (Specialization) Certification
- > Technical Qualification- MS- CIT

Extra-Curricular Involvement and Positions of Responsibility

Playing Badminton

CURRENT EXPERIENCE

> COMPANY NAME: HDFC BANK Ltd

> Department: Personal Loan

Grade: Assistant Manager

Designation: Credit Manager

Duration: March 2022 – still working

✓ Understanding requirements of customers and structuring the proposal as per the customer requirement

✓ Preparing of CAM

- ✓ Checking basic eligibility of customer
- ✓ Giving updates to credit Head and sales Head team primary assessment and analysis of reason of nonstarters cases (case doable or not)
- ✓ Recommending of loan proposal as per the approval matrix
- ✓ PD with salaried customer
- ✓ Maintain TAT, PAR as per case login

PREVIOUS EXPERIENCE

- **Company Name:** Shriram Housing Finance Limited Mumbai
- **Position Title:** Assistant Manager Credit Administration
- > Duration: April 2019 to May 2021
 - ✓ Preparing of CAM
 - ✓ Checking basic eligibility of customers
 - ✓ Doing credit visits and understanding business model, Production capacity of the customer
 - ✓ Analyzing balance sheet & bank statements, preparing CAM
 - ✓ Maintaining the excel MTD data's & login MIS
 - ✓ System sanction handling
 - ✓ System entries till post sanction stage
 - ✓ FI initiate, follow-ups and maintained MIS for TAT
 - ✓ PDD- as per checklist documents are arranged and checked for disbursement
 - ✓ PD with salaried customers

Personal Profile

Fathers Name: Kiran Diwate

Mother Name : Savita Diwate

Gender : Female

Date of Birth : 9thMay 1995

Nationality : Indian

Languages Known : Marathi, Hindi, English

Marital status : Unmarried

Declaration

I consider myself familiar with Management Aspects. I am also	
onfident of my ability to work in a team. I Prachi Diwate hereby declare that the	
formation furnishedabove is true to best of my knowledge and belief.	
ace:	
ate:	
(Prachi Diwate)	