

# Abhishek Jain

Credit Officer

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Hardworking Credit Officer well-versed in reviewing financial documents, preparing loan packages and making recommendations based on risk values. Detail-oriented and thorough with excellent judgment and good verbal and written communication strengths. Effective at keeping customer loans in line with bank and legal guidelines through systematic assessments of Bank Statement and borrower histories. Dedicated to optimizing bank portfolios by balancing risk with profitability.



## Skills

- ◆ Language known : English and Hindi
- ◆ Product knowledge
- ◆ Risk management
- ◆ Solution development
- ◆ Compliance assessments
- ◆ Financial statement review
- ◆ Delinquency monitoring



## Work History



**Dec 2022 - Credit Officer**

**Current**

*Aye finance Pvt. Ltd, Gurugram, Haryana*

- Recommended approval or disapproval of commercial credit loans.
- Reviewed and verified income, credit reports and employment histories for each borrower.
- Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
- Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
- Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.

- Evaluated debt ratio, loan-to-value ratios, credit scores property valuations and various other factors when making underwriting decisions.

## **May 2022 - Relationship Manager**

**Dec 2022**

*Indifi Technologies Private, Gurugram , Haryana*

- Worked with INDIFI TECHNOLOGIES and OPERATIONS departments to facilitate communication and deliver personalized solutions to customers.
- Maintained knowledge on banking products and distribution to provide optimal service support.
- Performed banking, business administration and financial tasks to guarantee five-star service for clients.
- Monitored issues carefully and reached out to customers to provide immediate resolution and maintain satisfaction.

## **Apr 2021 - Sales Executive**

**May 2022**

*Ziploan , Delhi , Delhi*

- Analyzed past sales data and team performance to develop realistic sales goals.
- Achieved sales goals and service targets by cultivating and securing new customer relationships.
- Increased revenue by implementing effective sales strategies in sales cycle process from prospecting leads through close.
- Researched sales opportunities and possible leads to exceed sales goals and increase profits.



## **Education**

### **Apr 2015 - B.com: Commerce**

**Mar 2018**

*IEC - Himachal*



## **Hobbies**

Loves listening bhajans  
Playing badminton