

Mr. Amin Dastgir Pathan

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CAREER OBJECTIVE

To be a part of a dynamic organization where I can give my best and create good name for me and the organization by using my knowledge and skills.

WORK EXPERIENCE

COMPANY	INDIA INFOLINE FINANCE LIMITED.
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Designation: Senior Credit Officer.(Business Loan)

Since: 5th February, 2018 to 30th December, 2019 .

Job Profile (Description):-

- Recommending or rejecting loan requests of Small Business Loans for Mumbai and SME product – INSTA for PAN India location.
- Processing the Credit approval limit of Rs.1 to 20 lacs in major Business loan application, with DSA& DST Team.
- Credit Underwriting of Business Loans. Credit approval of deals as per credit policy, escalation to the appropriate authority in case of deviations.
- Underwriting of business loan proposals with arranging PD and Tele PD with clients.
- Team management in department with take care of TAT and quality of file with nil errors.
- Participating of monthly reviews of product and policy.

***Monthly Portfolio review:** Monitor delinquency /Losses/fraud for the loans underwritten, handling policy refreshers for smooth execution of policy.

***Vendor Management:** Coordinating with the various verification agencies like PD agency, FCU Team and updating them about the new changes in the methods of verification.

WORK EXPERIENCE

COMPANY	TATA BUSINESS SUPPORT SERVICES.
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Designation: Senior Credit Executive (Auto Loan).

Since: 2nd November, 2015 to 3rd Feb,2018.

Job Profile (Description):-

- Checking and monitoring correctness of credit appraisal memo for management decision purposes.
- Credit Analysis involves analyzing Customer profile, Banking, Income Area , Residence Stability, Business Stability, Audited Financial (P&L and Balance Sheet), Existing Loan details etc.
- Prepare Financial Report for Calculation of Ratios.
- Customer's profile to check the income documents provided by him.
- Giving suggestion to quality team for better improvement in process.
- Solving branch rework queries which are related to Pre and Post disbursement.

- Presenting the file to Credit Manager for approval after plotting their Mitigate and deviations.
- Giving Policy and work related training to New Joiner.
- Prepare Credit Approval Memo of Multi Vehicle Deal.
- Handing Auto Loan, Commercial Loan & Two wheeler business pressure

WORK EXPERIENCE

COMPANY

CD Equisearch PVT LTD

Designation: Business Associate.

Since: September, 2013 to Aug, 2015.

Job Profile (Description):-

- Execute trade on behalf of the clients.
- Acquire new clients through references and other sources.
- Continuously provide them investment advice.
- Educate clients to move on to self trade online.
- Providing key clients daily trading information and market performance.
- Providing services to the clients and maintain healthy relationship with them.
- Solve queries of the clients.

ACADEMIC QUALIFICATION

- MASTER OF MANAGEMENT STUDIES from YMT College of Management, Mumbai with Finance as the specialization, with 61% in 2012.
- Completed B.M.S [Bachelor of Management Studies] from Mumbai University with 60% in 2008.
- Completed HSC from Mumbai Board with 61% in 2005.
- Completed SSC form Mumbai Board with 55% in 2003.

OTHER SKILLS

- Advanced excel course..
- MS-CIT course.
- English Typing @ 30 WPM.

PERSONAL DETAILS

Date of Birth : 8th September 1987.
 Passport : L1790779.
 Nationality : Indian.
 Marital status : Married.
 Gender : Male.
 Father's name : Dastgir Bapukhan Pathan.

DECLARATION

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Date:

Place: Thane

AMIN DASTGIR PATHAN