

MUKTA HEGISHTTE

(+91) 8355987130



muktahegiste02@gmail.com



Mumbai, India



<https://www.linkedin.com/in/mukta-hegiste-b952281b8/?originalSubdomain=in>



SUMMARY

Diligent and detail-oriented Credit Underwriter with background in assessing and analyzing creditworthiness for diverse clients. Expertise in evaluating financial Income statements, credit reports, and industry trends to make informed lending decisions. Proven track record of mitigating risk while facilitating responsible lending. Strong communication and collaboration skills, adept at working closely with cross-functional teams to ensure accurate risk assessment.

SKILLS

- Credit Decision Making.
- Documentation Review.
- Time management and Organizational skills.
- Communication and Interpersonal skills.
- Detail oriented and able to handle multiple task simultaneously.
- Ability to work independently and as a part of team

PROFESSIONAL EXPERIENCE

IndusInd Bank

Assistant Manager | March 2024 - Present

- Adeptly managed and assessed Daily around 100 applications within a diverse promo encompassing CIBIL Surrogate, Income, Cross Sell.
- Strong understanding of Credit ratios, CIBIL and Income documents (Salaried profile).
- Handled confidential information and documents with discretion and maintained their proper organization. Identify potential fraud or discrepancies in application information and take necessary actions to mitigate risks
- Possessing a keen interest in risk assessment, driven by a perceptive Risk-to-Reward mindset.
- Prepare Collection Analysis reports and Internal Application QC to understand trend & contributing to informed decision-making process.

Liquiloans - NDX P2P Private Limited

Junior Credit Underwriter | June 2022 - Feb 2024

- Adeptly managed and assessed over 6000 applications within a diverse portfolio encompassing Ed -tech, Jewelry, and Healthcare sectors.
- Strong understanding of NBFC operations, credit ratios, and CIBIL
- Recognized for exceptional efficiency, consistently achieving the fastest application pickups in under 5 minutes. Specialized in conducting comprehensive Bounce, Dealer, and Segment analyses, contributing to informed decision-making processes.
- Handled confidential information and documents with discretion and maintained their proper organization.
- Possessing a keen interest in risk assessment, driven by a perceptive Risk-to-Reward mindset.
- With a passion for optimizing risk management practices, I bring a proactive approach to identifying and addressing potential challenges. Equipped with a deep understanding of industry nuances, I have consistently ensured sound credit decisions while upholding regulatory compliance.

My Advisor Financial Service

Research Analyst Intern | Oct 2020 - 1 month

- Communicated regularly with team members via email or telephone regarding project-related matters.
- Edited reports, communications and background papers prior to Final result of particular project

Unschool

Unschool Community Leader - Marketing Intern I | Sept 2020 - 1 Month

- Coordinated with internal teams to develop digital marketing plans.
- Identified potential markets and market segments with desired customers and gaps for optimum product demand.

EDUCATION

H.R. College of Commerce And Economics

Bachelor of Commerce - Accounting And Finance (BAF)

2022

Grade - A+ (CGPA - 9.84/10)

H.R. College of Commerce And Economics

Higher Secondary Certificate (HSC)

2019

Percentage Secured - 92.15%

Balmohan Vidyamandir

Secondary School Certificate (SSC)

2017

Percentage Secured - 91.20%

ACCOMPLISHMENT

- Received Star Employee of the Quarter in Feb 2023 - Liquiloans I NDX P2P2 Limited.
- Received 'Best Broker' award in Blaze, an inter collegiate fest organized by ICHR.
- Received 'Certificate of Merit' for outstanding contribution to the ICHR in 2020 - 2021.
- Received LOR from My Advisor firm in finance & Insurance internship on October 30, 2020.
- Received 'Certificate of Appreciation' for Tree Plantation Campaign on October 5, 2020.
- Received 'Certificate of Appreciation' for volunteering Numero Uno in 2019.
- Received 'Certificate of Merit' for outstanding contribution to the MVM in F.Y.J.C. & SY.J.C.
- Received 'Award for Excellence' in F.Y.J.C. for outstanding contribution to the MVM.

POSITION OF RESPONSIBILITY

- Director of Management & Logistics department of ICHR, H.R. College of Commerce & Economics - 2021-22
- Organizer of a National Level Inter Collegiate Finance and management festival, 'ALDEBARAN 2.0' of H.R. College of Commerce & Economics. - 2021
- Organizer of the inter-collegiate finance festival, 'BLAZE' - 2020-21
- Member of the Marathi Vangmay Mandal (MVM), H.R. College of Commerce & Economics - 2017-19

CERTIFICATIONS

- MS-CIT
- English Typing 30 wpm

LANGUAGE

Marathi (Native), Hindi, English



Mukta Hegishte