



AMRESH KUMAR

AT-MANIKPUR, PO-RAJAUR, PS-GANGAPUR DISTRICT-BEGUSARAI, BIHAR-848204
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Objective

I seek challenging opportunities where I can fully use my skills for the success of the organization.

Experience

- Pahal financial services pvt ltd** 05 Jan 2023 - 02 Feb 2024
Field credit officer
 - Advises clients about the risks, consequences, and benefits of alternative lending solutions.
 - Develops loan applications by evaluating applicant information and documentation.
 - Consults with clients about their lending needs to help them achieve their financial goals, including the collection and analysis of information about the client's financial situation.
 - Evaluates loan applications and documentation by informing applicant of additional requirements.
 - Rejects loans by explaining deficiencies to applicants.
 - Schedules and tracks closing dates, contingency dates, and loan lock expirations.
 - Approves loans by issuing checks or forwarding applications to loan committee.
 - Completes loan contracts by explaining provisions to applicant, obtaining signatures and notarizations, and collecting fees.
 - Prepares and submits timely and accurate loan files.
 - Uses state of the art technology to manage loan pipeline and conduct credit and underwriting analysis.
 - Helps customers by answering questions and responding to requests.
 - Maintains customer confidence by keeping loan information confidential.
 - Accomplishes bank mission by completing related results as needed.

Education

- Magadh University, Bodh Gaya** 2019
Bachelor of Science (Zoology)
66.37%
- Bihar school examination board, Patna, Bihar** 2015
Intermediate
66.4 %
- CBSE Board, Delhi** 2013
Matriculation
8.6 CGPA

Skills

- Communication
- Business negotiation
- Sales management
- Sales operation
- Problem solving
- Decision making

Personal Details

- Date of Birth : 15/01/1998
- Marital Status : Single
- Nationality : Indian
- Religion : Hindu
- Gender : Male