

**OBJECTIVE**

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

EXPERIENCE**SHRIRAM TRANSPORT FINANCE CO LTD.**

10/02/2017

ASSISTANT EXECUTIVE - CREDIT OPERATIONS

- Till Date

Job responsibilities and duties include following :

- 1) Vehicle loan finance two wheeler, cv, tractor, car passenger mov, contraction equipment, Identifying customers by checking viability file disbursement process.
- 2) Issuing delivery order dealer Explaining loan scheme and EMI schedule loan agreement repayment to customer TVR.
- 3) Pre to Post Disbursement activity, Filling of Loan & KYC documentation.
- 4) Processing insurance policies i.e. Credit Shield and vehicle insurance.
- 5) Remind the customers of the renewal of insurance and provide Insurance Loans.
- 6) Handling the teller cashier role, customer queries.
- 7) Issuing sanction letter and complete PDD.
- 8) Processing of FASTAG, LI, FD/RD application for walk in customer.
- 9) Cibil MIS updation, NACH registration coordinating with banks.
- 10) Calling customers for regular EMI online system entry cash, cheque clearing for all the buckets.
- 11) Visiting customers, guarantor and references.
- 12) Collect PDC/NACH from time to time for loan processing.
- 13) Recover default asset seize repossession, legal action by discussing with BM/BCM.

FOUNTANHEAD INFOSOLUTION PVT LTD.

01/10/2015

TAXATION EXECUTIVE

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Job responsibilities and duties include following :

31/01/2017

- 1) Branch Banking, General Accounting work tax file assessment process.
- 2) Handling day to day transaction, making vouchers, Cashier role.
- 3) To Handling Banking, Receipts, Chq, Payments and all allied activities.
- 4) Preparing & Handling Petty Cash and Petty Cash Book.
- 5) Prepared Income and Expenditure Statement, Bank Reconciliation Statements etc.
- 6) MVAT, LBT Assessment etc.

INDEXIA FINSERVE PVT LTD.

05/11/2013

BACKEND EXECUTIVE

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Job responsibilities and duties include following :

30/09/2015

- 1) Document verification and required document checking.
- 2) Filtration of files accordingly login in to different bank and NBFC.
- 3) Customer rate of interest Explanation.
- 4) Sanction, Disbursement of Loan in NBFC or BANK.
- 5) Collecting document according to the checklist from the customer.

EDUCATION

Mumbai University M.Com 60%	2015
D. V. S COLLEGE B.Com 65%	2012
D. V. S COLLEGE H.S.C 63%	2009
D. V. S SCHOOL S. S. C 45%	2007

SKILLS

COMPUTER SKILLS • MS-CIT,TALLY • EXCEL & POWER POINT APPLICATIONS OF NUMERICAL DATA PRESENTATION • LATEST VERSIONS MS-OFFICE APPLICATIONS, FINANCIAL DATA AND REPORT PREPARATION SKILLS • PROFICIENT WITH, DOWNLOADING, BROWSING, INTERNET APPLICATIONS & SOFTWARE'S

LANGUAGE

• ENGLISH • HINDI • MARATHI

INTERESTS

: Branch Banking & FINANCE

ACTIVITIES

PLAYING CRICKET, READING BOOKS, LISTENING MUSIC, SURFING INTERNET

PERSONAL DETAILS

Date of Birth : 12/07/1991

Marital Status : SINGLE

Nationality : INDIAN



HARSHAL PRAKASH DESAI