




Contact

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About Me

Results-driven finance and operations professional with a strong background in financial analysis, budgeting, and process optimization. Skilled in developing data-driven strategies to improve operational efficiency and profitability. Adept at cross-functional collaboration, financial planning, and implementing cost-control measures that support sustainable business growth. Known for attention to detail, analytical thinking, and a proactive approach to problem-solving.

Language

- English ●●●
- Hindi ●●●

Skills

- Underwriting
- Portfolio Management
- mortgage underwriting
- Profit & Loss (P&L) Management
- Strategic Thinking
- Time Management & Prioritization
- Attention to Detail
- Risk Management
- Project Coordination & Execution

Education

- Masters Of Business administration Sep 2022 - July 2024
KIET Group of Institutions
- Bachelor of Commerce Aug 2019 - June 2022
Chaudhary Charan Singh University, Ghaziabad

Experience

- Credit Officer Dec 2024 - Present
Aavas Financiers Ltd.
 - Assessing loan applications and conducting financial evaluations.
 - Ensuring documentation compliance and credit policy adherence.
 - Conducted PD visits for evaluation of credit worthiness and customer needs.
 - Coordinating with field teams to streamline approval processes.
 - Ensured compliance with internal credit policies and regulatory guidelines during underwriting.
 - Continuous portfolio evaluation for branch to minimize late payments and NPA.
 - Trained Sales team on weekly basis to ensure awareness of current ongoing government as well as company policies.

Internships

- HR Intern July 2024 - Sept 2024
Tech Mahindra
- Marketing Intern July 2023 - Sept 2023
BOTTMAC India Pvt. Ltd.



Achievements

- 1st Position, Confederation of Indian Industry (CII)
Topic: Theory of Constraints and its Impact on Supply Chain Activities



Position of Responsibility

- Joint Secretary of Marketing club (2022-2023), KIET Group of Institutions
- Student Placement Coordinator 2023-2024, KIET School Of Management, KIET Group of Institutions