



HARISHA



CONTACT

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Dubai United Arab Emirates



CAREER OBJECTIVE

To secure a responsible position in a growing and professionally managed organisation that will challenge my skill and abilities fully and to excel in this progressive and competitive business ambience to my fullest potential.



WORK EXPERIENCE

Equitas Small Finance Bank - Credit officer

- Aug 2021 To Feb 2025

Roles and Responsibilities

- Portfolio management by monitoring ED and PDD
- MIS maintaining and updating on regular basis
- Checking of the loan application with all KYC and necessary documents as per the policy
- Conducting the tele verification and personal discussion to customer and reference regarding loan application
- Validation of financial, loan track of other financiers and bank statement
- Analysing the cibil report and financials of the customers
- Underwriting the proposals with full validation as per credit and banking policy
- Monitoring the TAT of loan application and also ensuring the branch to achieve the targets
- Decision making risk analysis and recommendations
- Resolving the audit queries of post disbursement

TVS credit Services Pvt LTD - Senior Executive

- Dec - 2019 To Jun 2021

Roles and responsibilities

- Credit appraisal of files doing analysis includes - checking documents, validating banking, Financials, SOA validation, checking eligibility of customer as per decided policy parameter
- Checking Individual cibil and commercial cibil
- Checking FI report
- Tele verification of both main applicant and reference TVR
- Completing and co ordination with final disbursement
- Following of the PDD (Post disbursement docs) regularly and clearing it
- Maintaining an MIS for sanction, disbursement, pipeline, query response and follow up with sales team

Reliance Commercial Finance Ltd - Lead Associate

- Feb - 2016 To Feb 2019

- Heading disbursement of Auto Loan, Commercial vehicle, construction equipment and Two wheeler loan
- Managing the all annexure on daily basis
- Verification of loan documents and checking FI reports
- Banking and RTR updation
- Checking cibil and updating in system
- Tele verification of both main applicant and reference TVR



TECHNICAL SKILLS

Computerized accounting - Tally with GST

Diploma in computer application - Ms Word, Ms Excell and Ms PowerPoint



LANGUAGES

English

Tamil

Kannada

Tulu

Telugu



PERSONAL DETAILS

Date of Birth : 29/04/1993

Marital Status : Married

Nationality : Indian

Gender : Male



EDUCATION

Master of Commerce

2015

Sri Dharmasthala Manjunatheshwara College - Ujire Karnataka
India

Bachelor of Business Management

2013

Sri Dharmasthala Manjunatheshwara College - Ujire Karnataka
India



HOBBIES

- Reading Newspapers
- Playing cricket
- Watching movies



PERSONAL QUALITIES

- Time management
- Ability to handle pressure
- Ability to handle the team
- Honesty
- Team work



DECLARATION

I guarantee you that my managerial and technical skills and experience will be distinctive competency resources to your organization.

HARISHA