

Curriculum Vitae

Mr. Mayur Sanjay Dalwale,

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SUMMARY OF SKILLS:

- Self-motivated, hardworking & goal-oriented with a high degree of flexibility, creativity, resourcefulness, commitment & optimism. An effective team player with good communication & presentation skills.
 - Good understanding over banking & financial organization work process with reference to credit underwriting, risk analysis & paperless loan appraisal process starting from login to disbursement of the file.
 - Worked on various banking & financial applications/software like LOS, Pennant (by PennApps Lending Factory), Salesforce etc.
 - Sound knowledge of basic computer application like MS Excel, MS Word & MS PowerPoint.
 - Worked in multiple loan products like Affordable Housing Loans, Loan Against Property, Unsecured Business Loans, Medical Equipment Finance, Car Finance (New & Used Cars), Working Capital Loans.
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PROFESSIONAL EXPERIENCE:

India Shelter Finance Corporation Limited (ISFCL):

Affordable Housing Finance & Loan Against Property including Balance Transfer, 0% Construction Finance, Commercial Shop/Office Purchase etc.

Duration: Oct.12th, 2020 to till date

Designation: Branch Credit Manager

Key Areas of Responsibility:

- Verifying the accuracy & thoroughness of the loan application along with other related documents as per the product policy.
 - Investigate & evaluate applicant's creditworthiness & potential risk factors by site inspection / PD visits as & when required to provide comprehensive report detailing issues & risks.
 - Analyse the applicant's credit repayment history through the bureau check.
 - Maintaining loan portfolio & expedited urgent loan approvals.
 - Reviewing & recommending loan applications upto Rs.50.00 Lacs with low delinquency rate to the mandatory/delegated authority along with calculating ratios viz. FOIR & DSCR etc.
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IIFL Finance Ltd. (Formerly known as India Infoline Finance Limited):

SME Finance: Business Loan, Loan to Professionals, Loans under WC & CASA Surrogate programs, Merchant Finance & Medical Equipment Finance

Designations Held:

- ✓ Credit Manager (Feb. 6th, 2018 to Jul. 31st, 2020)
- ✓ Credit Officer (Aug.1st, 2016 to Feb.5th, 2018)

Key Areas of Responsibilities include:

- Initial screening of the credit application for documentation & other requirements as per the respective product's policy parameters & process the application accordingly ahead for CAM.
- Scrutinize consumer & commercial bureau reports (CIBIL & CRIF) in regards of Internal dedupe. To gather the market feedback online from various dedupe sites & from market references as well in respect of external dedupe.
- Attend the P.D. to examine & understand the application in better way to meet the accurate final decision.
- Analysis of the loan amount basis comfort of the PD, financial documents & financial ratios (DSCR, Current Ratio etc.) & current & past obligation(s) records.
- Appraise & underwrite the application thoroughly with adherence to the policy & compliance with the Authority Matrix in the area assigned with adherence to dynamic TAT.
- Managing the pre-disbursement process; majorly incl. cross-verification of the system data entry & checking of all documents as per the requirements to avoid the post-disbursed audit errors.
- Monitoring delinquency & non-starter rate. Personal visit along with the local business team member wherever required.
- Vendor Management – monthly visits to empaneled channel partners, PD, FI & FCU/RCU agencies to guide on the changes in the policy/process or on requirement needed in the current process flow.
- Managing the technical or admin help required within the team & co-ordinate / convey the requirement to the respective department.
- Co-ordinating with the team in regards of any changes in process/policy, conducting general team meetings & product trainings wherever required.
- Maintaining a branch business MIS report.
- Worked on organization's own Loan Originating System (LOS) & also been part of Pennant's User Acceptance Testing (UAT) team; a newly introduced system in the organization.

Achievements & Recognitions:

- ❖ Received award as SME Silver Globe in Jun-2019 for outstanding performance in SME-Insta Business during FY19.
 - ❖ Recognized by the seniors on case-pitch / recommendations.
 - ❖ Recognized by the BH & NCM for designing & maintaining the flow of daily consolidated business tracker for pan-India level for senior management while performing the role of Credit Officer.
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HDFC Bank Limited:

Business Banking: HDFC Bank CPA Franchise: Working Capital (Secured Loans)

Duration: Oct.1st, 2015 to May 15th, 2016 & May 21st, 2012 to May 15th, 2014.

Designation: Credit Processing Asst. (CPA)

Kotak Mahindra Prime Limited (KMPL):

Car Finance: New Car Finance, Used Car Finance, Refinance & Vehicle Equity Loan

Duration: Jul.28th, 2014 to Sept.30th, 2015.

Designation: Credit Processing Asst. (CPA)

EDUCATION:

Bachelor's Degree in Commerce.

COMPUTER SKILLS:

- ✓ Proficient in MS-Office Applications & Internet Applications,
 - ✓ MS-CIT course has been done along with basics of Tally.ERP 9,
 - ✓ Typing Speed: 40-45 WPM.
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PERSONAL INFORMATION:

Date of Birth	: June 25 th , 1993
Sex	: Male
Marital Status	: Unmarried
Languages known	: English, Hindi, Marathi
Hobbies and Interests	: Listening to music, Traveling, Trekking, Reading books.

DECLARATION:

I hereby declare that all the above information provided is true to best of my knowledge & belief.

Date: March 5th, 2021.

Place: Pune, Maharashtra.

Mayur S. Dalwale,

Signature.