

NAVIN J.MISHRA

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**Seeking assignments in Banking and Finance industry with a growth oriented
Organisation of repute.**

SYNOPSIS

- ∩ A competent professional in Banking and Finance Industry in Credit and Operations Department.
- ∩ Be dependable by being at work as scheduled and providing reasonable notice when that is not possible. Use time at work as effectively as possible. Demonstrate dedication to excellence by being accountable, determined, and positive.

EMPLOYMENT SCAN

March 2021 to Present

IDFC First Bank

Designation: Sales Officer

Job Responsibilities:

- ∩ Sourcing loan file from the market.
- ∩ Meet with loan applicants to identify their needs and collect information for loan applications.
- ∩ interviewing loan applicants to provide and obtain information.
- ∩ Informing clients of available loans and credit options, as well as the terms of service.
- ∩ Obtaining and reviewing financial information, including credit histories and financial statements.
- ∩ Interview applicants to define financial eligibility and establish debt payment plans.
- ∩ Approving or rejecting loan applications, or submitting applications to credit analysts for verification, When required.
- ∩ Respond to applicants questions and resolve any loan-related issues.

June 2019 to July 2020

Aditya Birla Housing Finance Ltd.

Designation: Credit Processing Associate

Job Responsibilities:

Credit Processing

- ∩ Maintain and demonstrate proficiency with loan software applications (Finn one, Oracle, Omni Finn)
- ∩ Direct Home Loan input (system boarding) and verification procedures for loans. Ensure proper segregation of duties, develop and maintain work flows for all stages of loan input.
- ∩ Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- ∩ Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity
- ∩ Confer with credit association and other business representatives to exchange credit information Act as liaison to the Internal Auditor, Compliance Officer for audit and compliance issues
- ∩ Review individual or commercial customer files to identify and select delinquent accounts for collection.

Designation: Operation Officer**Job Responsibilities:****Banking Operation**

- ∩ Maintain and demonstrate proficiency with loan software applications (Firm one, Oracle)
- ∩ Banking Operation
- ∩ Work with system providers to utilize applications to fullest capacity, streamlining processes and procedures, ensuring accuracy and compliance. Analyse, prepare, train for periodic updates to system software, and verify that enhancements are working correctly. Assist with system parameters and design to meet the needs of multiple departments
- ∩ Direct Home Loan input (system boarding) and verification procedures for loans. Ensure proper segregation of duties, develop and maintain work flows for all stages of loan input.
- ∩ Prepare related reports and administer system.
- ∩ Supervise all aspects of the loan operations (portfolio). This supervision includes posting of payment, escrow accounting, escrow analysis, disbursement.
- ∩ Act as liaison to the Internal Auditor, Compliance Officer for audit and compliance issues
- ∩ Perform other related work and duties as assigned.

Team Management.

- ∩ Leading, mentoring & monitoring the performance of the team members to ensure efficiency in process operations and meeting of individual & group targets.
- ∩ Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.

Designation: Account Executive**Job Responsibilities:****Preparation of monthly financial reports**

- ∩ Accounting on SAP.
- ∩ Reconcile bank statements.
- ∩ Prepare and post monthly journals.
- ∩ Distribute relevant reports to staff

Accounts Payable

- ∩ Administer the accounts payable function and maintain appropriate records.
- ∩ Check to ensure online bank account numbers of suppliers are set up accurately and all payments are properly authorizedAccounts Receivable
- ∩ Assist with pursuing overdue debtors.

Expense Claims

- ∩ Process staff expense claims.
- ∩ Ensure the claims are properly authorized.

Cash Management

- ∩ Maintain Bank Balance information.
- ∩ Maintain Petty Cash records.
- ∩ Maintain Cash Journal records.
- ∩ Maintain Cash Book data entry.

CRITICAL SKILLS & EXPERTISE

- ∩ Customer Service Manage difficult or emotional customer situations – responds promptly to customer needs.
- ∩ Problem Solving – Identifies and resolves problems in a timely manner; Gathers and analyzes information; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.
- ∩ Follows policies and procedures, completes administrative tasks correctly and on time, supports organization's goals and values.
- ∩ The requirements listed above are representative of the knowledge, skill, and/or ability required.
Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.
- ∩ *Attended "Breakthrough Attitude" under Reliance Home Finance Ltd. and certified.*

EDUCATION

Degree	Board/University	Passing Year	Percentage
B.Com	V.N.S.G.U.	2014	50.00
H.S.C.	G.S.H.S.E.B.	2009	64.00
S.S.C.	G.S.H.S.E.B.	2007	64.31

Computer Skills: Microsoft Product 1 Year course in Basic Operations, Internet

PERSONAL VITAE

Name : Navin Jayshankar Mishra
Date of Birth : 13th June 1992
Gender : Male
Language Known : Gujarati, English, Hindi, Marathi, Punjabi
Marital Status : Unmarried
Area of Interest : Reading Books and Editorials (Finance and Literature), Keen to learn, Travelling, Indoor Sports (Carom,)

Declaration:-

I hereby declare that the information furnished above is true to the best of my knowledge and belief.

(Navin J.Mishra)