**Curriculum Vitae**

**LIKHITH**

Likhith-392887@2freemail.com

**CAREER OBJECTIVE**



I am currently looking for a full me posion in an environment that o ers a greater

challenge, increased benefits for my family, and the opportunity to help the company advance eﬃciently and produc vely

**EDUCATIONAL QUALIFICATION**

DEGREE

B.COM in Accounng (KSOU-MYSORE)-2010-2013

S.S.L.C

:

S.Mansa English high school (Sakleshpur-Hassan)

**Work Experience:** Overall experience of 2years across the industry.

1. **Jana Small Finance Bank Ltd. (Loan Sanc on Specialist/ Senior Oﬃcer) (From Feb 18th 2018 to March 06th 2019)**

**Fund Transfer Roles and Responsibilies**

* + KYC Verifica]on on customer Loan Sancon
  + Fund Transfer Consolida}on on Small Batch Individual Loan (SB) and for Private Sectors.
* Fund Transfer inivated for branches across Pan India
* Preparing of MIS Zone wise & on Ageing bucket on Fund transfer that has been disbursed & on hold due to invalid details for SB & Private Sectors.
* Extracon of Master Files from SFDC and updang UTR for Fund Transfer Done.
* Bank Reconciliaon on closing of data following up with branches across Pan India.
* Aending conference calls with Regional & Zonal Heads in resolving the escalations on FT issue.

**EFS Operaons** (Enterprises Financial Services):

This is a core product of Janalakshmi Financial services, through which we meet the credit needs have underserved households are met which are secured and unsecured type of loans. An EFS loan is provided to individuals and non-individuals for their business /working capital requirements. The main target of these loans are to help the customers who run small enterprises or individuals.

* Validang business loan (Emerging Micro Loan) sanctioned files and inivate for Disbursement.
* Handled escalaon related EM loans across pan India branches.
* Ensure that all the loans are sanconed aer a thorough review of various parameters to reduce the risk of defaults.
* Understanding the rules and regulations imposed by regulators on loans disbursements.
* Performing due diligence and KYC check of the customers, to ensure that the informa}on provided by applicant is accurate.
* Ensure that all process are adhered by JFS are followed before the final approval and disbursement of loans.
* Providing the mely updates to the team leaders on the status and results for the loan to the originaPng personnel.
* Making sure the risk factor is taken into consideration before making the payment to the applicant.

**2.STARS MANAGEMENT PRIVATE LTD Bengaluru (From July 7th 2017 to Feb 15th**

**2018)**

**Banking & Financial as Transacon Process Associate (KYC)**

* To process accounng transacvons on (Disbursement, EMI Collecon and MP Remiance)
* Responsible for collecon’s transacvons posting through CBS (Core Banking System) – Oracle Applicaon.
* To maintain records of Transacvon Uploaded informaon on collections (EMI) Remiance (MP) and DB (Manual Disbursement).
* Creaon of Loan Account Numbers in the CBS to the Customers based on Amount of loan Sanconed and Product type.
* Ensured the Client Expectaons are met within SLA & TAT.
* Operaonal Excellence metrics to maintain quality and e ciency of delivery.
* Lead for OE (Operaon Excellence)
* Various Operaonal Reporng on daily and monthly basis.
* Problem resolving ability

**Achievements:-**

* Top gun award
* Be\_ zee bee award
* All of fame
* Team achievement award.

**ADDITIONAL SKILL-SET:**

* Well versed with MS o ce (MS Word, MS Excel, and MS PowerPoint).
* Hardware Trouble shoong and assembling desktop.
* Hands on in Core banking soluon version 5.0 – Oracle.

**PERSONAL INFORMATION**

DATE OF BIRTH :

SEX

MARITAL STATUS

PASSPORT

LANGAGE KNOWN

16th March 1994

MALE

SINGLE

YES

ENGLISH, KANNADA, HINDI,

TAMIL & MALAYALAM