**Curriculum Vitae**

Bhaskar Kiran .K

H.No.2-36, Flat No.51, Sri Nagar Colony, M.R. Palli, Tirupathi – 517502, Chittoor dist. A.P.

Mobile No. : 98485 07545, mail id : kiranbhaskar01@gmail.com

**Career Object**

I am looking forward to fulfilling a rewarding career in Financial Credit Operations. I believe that given the opportunity to implement, the experience, skills and education that I already possess.

**Personal Credits:**

* M.com., 14 years experience in NBFC as Operations, Credit , Accounts & Customer services.
* Expertise Auditing & MIS Strong analytical skills.
* Good relationship management and negotiation skills in liaising with banks and other

financial institutions.

**Employers:**

* Working as a Branch Operations & Accounts in Poonawalla Fincorp Limited

(earliest Magma Fincorp Ltd.) from April 2019 to still working.

 (Vehicle Finance, SME Loans & Housing Finance)

* Worked from August 2007 to September 2018 as a Business Processing Executive in

Shriram Transport Finance Company Limited (Commercial Vehicle Finance)

* Worked as a Accounts Asst. in Auditor Firm from June 2003 to July 2007.
* Worked as a Office Asst. & Field Asst. in Environment Centre from July 1999 to January 2003.

 (NGO firm, projects for tribal welfare)

**Academic Profile:**

* M.com, specialization in Banking - Andhra University (correspondence) - 2002 - 2004
* B.com, S.K.V.T. Degree college - Andhra University - 1994 - 1997
* Inter (C.E.C.) - Govt. Jr.College - Board of Intermediate Education - 1992 - 1994
* S.S.C. - Luthern High School - Board of Secondary Education - 1991 - 1992

**Technical Skills:**

* Operating systems : Windows 2000 / Windows XP.
* Accounting Packages : Tally and Wings.
* English & Hindi type writing lower grades

**Permanent Address:**

K. Bhaskar Kiran, C/o. K. BalaSubrahmanyam, H.No.45-45-8, Ambethkar Nagar, Thadithota,

Rajahmundry – 533103. East Godavri Dist. A.P.

**Job Profile:**

* Operational & Credit issues handing for loan Disbursement with in TAT period.
* Follow up & monitoring to the Filed executives for loan disbursement.
* Monitoring to DSA & NDSA for Vehicle related documents.
* Loan disbursement documents & Audit related queries competed with in TAT.
* Deviation approval taken from higher authorities for disbursement.
* Customers related queries, requests & complaints assistance for resolving.
* Tele verification to the Customers for Income source and vehicle maintenance details.
* Vehicle Insurance policies verification with Insurance companies.
* Customers Cibils & KYC checking. Customer loan track verification.
* TAT maintaining as per records in time PDD updation.
* Support the operations Field executives and guiding to the time, give them required data.
* Deviation loan approvals taken from my superiors for loan disbursement.
* Credit Team, Valuator and RCU team monitoring for Loan disbursement.
* The statutory requirements and payments follow up in time.
* Responsible for maintaining of books and accounts with proper records for internal audit.
* Coordinate the preparation of financial statements and financial reports.
* NOC & Foreclose amount details issuing to the customers.
* Vehicle insurance renewal policies and statement of accounts to the customers in time.
* Motivate to the customers of company new schemes.
* Delivering the best services to the customers. Understanding their needs and customize

**Personal Profile:**

* Name : Bhaskar Kiran Korumelli
* Father Name & Occupation : K. Surya Prakasa Rao, - Rtd. Emp. ITC Bhadrachalam Paper Mill
* Date of birth : 01-10-1976
* Nationality & Religion : Indian - Hindu
* Marital status : Married - one son
* Languages Known : English, Hindi & Telugu

**Reference :**

1. Mr. K. Suresh Babu, Car Loans - Area Manager, HDB Financial Services, Vijayawada – mob. no. 9966 43833

2. Mr. Y.Nagabhushanam, Area Credit Manager, Indostar Capital Finance, Auto Nagar, Vijayawada.

 Mob. No. 95817 06322.

thanks & regards

Bhaskar Kiran .K