

## Resume

**DEVARAJA NAIKA R**

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### Career Objective

Where I can utilize my expert analytical and financial skills towards the development of the organization.

### Professional Skills

- Strong computer skills, specifically relating to banking software systems
- Excellent customer service and communication skills
- Expertise in providing the best solution to the organization which give the bank a new direction of development.
- In depth knowledge of each job and supervising each department.
- Able to quickly adapt to new situations and systems

### Professional summary

Designation	Organization	From	To
Branch Operation Executive	HDB Financial Services Ltd	Aug 2017	Aug 2020
Deputy Manager	Kotak Mahindra Bank	Apr 2015	Aug 2017
Team Member	ING Vysya Bank	Oct 2014	Mar 2015

### **Educational Qualification**

COURSE	NAME OF THE INSTITUTION	BOARD/UNIVERSITY	PERCENTAGE
MBA	Garden City College. Bangalore	Bangalore University	60
BBM	Govt First Grade College. Sakharayapattana	Kuvempu University	61
12th	Govt Junior College. Kadur	Board of PUC	56
10th	Govt Jodihochihalli High School	Board of Secondary Education	66

### **HDB Financial Services Ltd – Branch Operation Executive**

#### **Personal Loan Operations**

- Preparing loan files for each customer who has applied for the loan and file in all the necessary documents
- Verifying the Basic Requirement Documents
- SAS and CIBIL Report Verification
- KYC Documents Verification
- Underwriting the file and CAM Preparation
- File Disbursement in LOS Application
- Daily and Monthly MIS Preparation and Reconciled monthly loan disbursement
- File Dispatch to COPS Team
- Handling the Foreclosure Request and Customer Quires
- Payment Updating in CMST Tracker for 1<sup>st</sup> Cycle EMI

#### **Business Loan Operations**

- Handling Private Ltd. Co. ,Partnership Firms and Sole Proprietorship
- Loan Disbursement in LOS
- Sole Proprietorship Declaration, Certified true copy of Memorandum & Articles of Association
- Verifying 2 Years ITR and Required Documents

## Kotak Mahindra Bank – Deputy Manager- CRLO

### Job Responsibilities-Centralized Retail Lending Operation

- Processing of Gold Loan Request and Disburse the loan to PAN India Location.
- CIBIL Report, NCIF and PAN verification.
- KYC Documentation Verification
- Loan account Creation and Termination in CORE Application.
- Attending and resolving audit observations.
- Updating and Preparing of MIS reports

## ING Vysya Bank--Team Member

### Job Responsibility – Centralized Operations

- Post Disbursement process of Home Loan, Personal Loans, and CV Loans
- Housing Loan Documents verification
- PDD updating in system and Title deed Certification Collating
- Gold loan enrichment
- Gold Loan weekly MIS preparing ( Matured Account and Overdue Account)

### Computer Skills

- Good knowledge of management software and usage of its tools.
- Knowledge with Microsoft office kit – MS Excel, MS Word, Power Point, and excel.

### Domain Skills

- Worked on banking software's like Finn One & Profile.
- Core NX and LOS (Loan Operating System)
- Having good Experience in Housing loan Operations.

### Key Skills

- Good analytical and planning skills and Quick Learner
- Good Accuracy and attention to details.
- Judgment according to the situation.

### Personal Details

<b>Nationality</b>	:	Indian
<b>Date of Birth</b>	:	21-07-1986
<b>Languages Known</b>	:	English, Hindi and Kannada
<b>Hobbies</b>	:	Playing Cricket and carom

### Declaration

I hereby declare that the details furnished above are true to the best of my knowledge.

Date:

Place:

(DEVARAJA NAIKA R)