**Name : Darren Schwarz**

 **Email Id : myemail@gmail.com**

 **Contact No : 0008881212**

# PROFILE & STRENGTH

* A systematic, organized, hardworking and dedicated team player with an analytical bent of mind, determined to be a part of a growth-oriented organization.
* Exposure to handle process operations & experience of implementing procedures, service standards for business excellence.
* Potential of handling multiple tasks easily and capable of meeting deadlines.

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| **AREAS OF EXPERITES** |
|  | Customer Relationship Management Team Coordination |
| Time Management Multi-Tasking Ability |
| Scheduling / Reviewing Team Management/Direction |
| Analyze Docs Organizational Skills |
| Planning & Implementation Skills Coordination & Follow-up |
| Communication Skills Reporting & Documentation |
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| **PROFESSIONAL EXPERIENCE**  |
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| ● | **Bank Name** | **:** Yes Bank Ltd. |
| ● | **Designation** | **:** Officer Credit |
| ● | **Duration** | **:** Five & Half Years (26 Oct. 2015 to 17 Apr. 21) |

## Detail Role & Responsibility: -

* Assessment of LAP and Housing cases sourced by sales team in line with the credit policy; raise queries, determine deviation and provide credit approvals within TAT.
* Verify KYC documents, Cibil / Experience / Highmark, Financial & Property related documents, legal and technical aspects as per company credit policy.
* Conduct PD with applicants at their residence/property locations; identify market value of the property through references and authorization of the details of the documents submitted.
* Carry out income assessment of self-employed customers, verification of salaried customers, field investigations etc.
* Approval and sanctioned authority up-to 10 lacs.
* Responsibilities of vendor management resolve audit queries.
* Provide training to sales team for new amendments in policy, if any.
* Is your completeness of documents prior to disbursement and dispatching file to HO.

Current Organization: **NuPay Pvt Ltd.**

Designation: **Credit Manager-Credit Analyst/Underwriter**

## Detail Role & Responsibility: -

* Leading the scrutinise and verification of Customers Docs and Credit Score {CIBIL}.
* Handling to customers.
* Working closely with clients to meet their expectations along with my associates to achieve their targets.
* Strong team-building skills.
* Identified operational issues and devised goals and plans to address them
* Working closely with the internal team to fix any discrepancy takes place.
* Efficiently managing quality checks for the Customers Loan Application and analyse his docs and approve for the loan.
* Handling clients and ensuring to meet their expectations.
* Grooming the agents to grow at a next level.
* Building good rapport with clients, agents, and other colleagues involved in the process by regular conversations on emails, skips, reviews etc. to ensure best services to client.
* Assisting associates / colleagues in technical queries, working towards improvising the process.
* Arranging Training for the agents who have not met their Target.

# EDUCATIONAL QUALIFICATION

* Graduated in B. Com from Delhi University with Miranda Collage in 2020
* Passed Higher Secondary Certificate Examination from CBSE in 2012.
* Passed Secondary Certificate Examination from CBSE in 2010.

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| **CERTIFICATION** |  |
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* Flyhigh Institute of Air Hostess Training.
* Institute of Management, Travel & Customer Service in 2013 – 2014.

# COMPUTER PROFICIENCY

* Microsoft office (Word,Excel, MS-Office, Power point, Open Office,Microsoft Team)
* Certified for MS-CIT
* English Typing 30wpm.

# ADDITIONAL ROLES & RESPONSIBILITES

* Conducting Training Meetings.
* Handling operational activities in the absence of Process Manager.
* Held monthly task completion contests to encourage staff. Attraction Incentives Planning for Team.

# PERSONAL SUMMARY

Name : Darren Schwarz

Father Name : Daniel Schwarz

Date of birt : 28-10-1995

Marital Status : Married

Address : #22, Sector-1, Indira Road

 New Delhi

Nationality : Indian

Languages Known : German, Hindi & English

# DECLARATION

{I hereby declare that the information given above is true and to the best of my knowledge.}

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| --- | --- |
| **Date :-** | **Signature** |
| **Place :-** | **(Darren Schwarz)** |