

CURRICULUM VITAE

Name of candidate: Vikram Singh
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Experience

Job Profile

Screening of all loan proposals by document verification, making local enquiries etc.

Name of Employer	Designation	Period of service	Length of service	Nature of duties performed		
		From	To	Years	Months	
Triveni Engg. & Ind. Pvt.Ltd.	Assistant Officer	September,2010	July, 2012	1	11	Customer Relationship
HDFC BANK LTD. MEERUT	Assistant Manager	August,2012	October, 2013	1	3	Sales & Collection – Retail & Rural Banking
AXIS Bank Ltd. Karnal	Deputy Manager	November, 2013	Sept,2017	4	3	Sales & Collection- Retail & Rural Banking
Jana small finance bank	Manager	Sept,2017	Jan, 2020	3	1	Area Head Sales & Collection Business Loan & LAP Loan
HDB Finance Service.	Manager	Jan 2020	1	0	0	Branch Manager- SALES (PL, LAP & HL Loan)

1. Scrutinizing the legal and other documents received from Branches.
2. Online verification of KYC and land records.
3. Assesment of income of farmers from agriculture & allied activities(Dairy).
4. Preparation of Sanction letter and communicating sanction terms and conditions to branches.

5. Rectification of audit irregularities.
6. Handling the portfolio of KCC, Collection, Loan against FD, Agro Power, Arthia Power, and Commodity power.
7. Handling the commodity power like disbursement, insurance updation, revalidation, release of stocks, visit of warehouse and remove the irregularity, if occur.
8. Handling the portfolio of Collection (Recovery) – PNPA & NPA Accounts.

Preceding Assignment (HDFC BANK LTD, MEERUT)

1. Sourcing of new cases from various resources like well reputed framers, Agro based industries clients, Arthias, Agri input dealers etc.
2. Screening of all loan applications by document verification and field visits, making local enquiries.
3. Scrutinizing the legal and KYC documents.
4. Proper documentation & disbursement of loan facility.
5. Initiating recovery calls by regular follow up with the overdue customers.
6. Handling the portfolio of Collection (Recovery) – PNPA & NPA Accounts.

Preceding Assignment (Triveni Engg & Ind Ltd.)

1. Development & procurement of sugarcane.
2. Provide platform for making relationship with farmers and also organize the meetings of farmers.
3. Crop loan for cane seed in collaboration with P.N.B. and ICICI Bank.

Bussiness Development

1. Implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of products / services.
2. Handling cross selling of allied products like insurance and other value-added products.

Education qualification

Exam Passed	University / Board	Year of passing	Main subject/ Specialization	% Of marks
10 th	Haryana Board, Bhiwani	July, 2004	Eng., Hindi, Math, S.S., Science & Sanskrit	63.80
10+2 th	Haryana Board	July, 2006	Phy., Maths, Chemistry., P.Education & Eng.	50.00

B.sc. (IT)	Punjab Technical University, JALANDHER	July,2009	Computer software & hardware	69.00
Post Graduate Certificate Course in agriculture policy	IGNOU	Continuous	Agriculture	continuous

Computer Qualification

Name of Institute	Name of Diploma Course	Computer Languages/Application s	Duration of the Course	Month & Year of passing
UNISYS COMPUTER	Basic Course	DOS & MS Office Office., INTERNET KNOWLEDGE	One month	April,2006
APTECT COMPUTER	TALLY	ACCOUNTS. 7.2& 9.0	TWO MONTH	May,2007

Extra curricular activities

NCC 'B' certificate holder
Playing Volleyball

Languages known

Hindi & English

Place (Karnal)

Vikram Singh