



KISHOR KAPDE

Area Credit Officer

+91 8600743531.

kapdekishor@gmail.com

At: Wakod, Post: Pathri, Taluka: Phulambri, Dist.: Aurangabad, Maharashtra-431111.

WORK EXPERIENCE

2.5 Years

AGE

25

DOB

6th March 1995

ABOUT ME

- Currently working as an “**Area Credit Officer**” in Axis Bank Ltd at Ahmednagar Maharashtra and handling “**Credit Appraisal and Underwriting**” in Rural Lending department.
- I have completed **Post Graduate Diploma in Banking** from “Manipal Academy, Bengaluru” with **7.97** CGPA in 2018 (Specialization in **Rural & Inclusive Banking**).
- I worked as a “**Solution Manager**” for 1.5yrs in Enterprise Credit of Rural Inclusive Banking Group at ICIC Bank Ltd.
- I am commerce graduate with specialization in “**Banking and Insurance**”.



Work Experience

1. From Sep 2019 To Current date.

Organization: - Axis Bank LTD, Ahmednagar Maharashtra.

Role: - **Area Credit officer** (Grade- Manager) in B2C segment of Rural Lending Department.

Role and Responsibilities: -

- Appraising credit proposal & scrutinizing relevant document before securing sanction/disbursing the loan, ensuring compliance as per organization loan policies in **Agricultural & business Loan** like KCC (Kisan Credit Card), Business Overdraft Loans.
- Ensuing smooth processing of file, **Analyzing the financial documents**, Statement of Loan A/C for RTR, KYC document, file movement, **underwriting of loan proposal**, meeting customer requirement and managing TAT.
- Adhering to compliance and coordinating with cross functional team like Sales Team, FCU Team, Legal & Technical Team and Collection Team.
- Performing function of assessing loan worthiness of client and eligibility check as per bank policy.
- Preparing MIS report & Documentation as per banking norms.
- Maintaining healthy coordination with Sales Team, Legal & Technical Team, FCU Team, Audit Team etc.

2. From Jan 2018 to Sep 2019.

Organization: - ICICI BANK LTD, Ratnagiri Maharashtra.

Role: - **Solution/Relationship Manager** (Grade- Deputy Manager I) in Enterprises Credit.

Role and Responsibilities: -

- Responsible for sourcing of file to disbursement of loans like Cash Credit, Overdraft Loan, Letter of Credit & Bank Guarantee in MSME.

- Responsible for Enterprises Credit Loan segment at Ratnagiri Region, which has eight branches, > 40.00 Cr portfolio & 200 plus existing customers.
- Responsible for execution of all functions related to sales for Assets product & Cross sales for Liability Products.
- Responsible for maintaining healthy relationship with existing clients to penetrate sales and generate business to achieve organizations goal.

3. From Sep 2017 to Oct 2017.

Organization: - ICICI BANK LTD, Ahmednagar Maharashtra.

Role: -Trainee under Probationary officers programme.

Role and Responsibilities: -

- I learned/experienced day to day functioning of Bank, its operation, branch banking during this period.
- I handled lobby management, Cheque clearing desk, Teller desk, General desk and DBM desk during this period.
- I handled RRM Audit in branch during training period.



Skills

Quick Learner

Analysis of financial

Visionary

Team Handling

Communicator

Hard Worker



Education

Sr. No.	Degree	University/College/Board	% Of Marks/CGPA	Year of Passing
1	Post Graduate Diploma in Banking	Manipal Academy of Higher Education, Bangalore.	7.97	2017-18
2	Bachelor of Commerce	Deogiri College ,Aurangabad	61.45%	2013-16
3	HSC (M.S.B.S.H.S.C.Pune)	Deogiri College ,Aurangabad	71.33%	2012-13
4	SSC (M.S.B.S.H.S.C.Pune)	Vatslabai Patil Secondary School Aurangabad	81.64%	2010-11



Professional Qualifications and Affiliations

- I have won 2 times regional renewal contest in FY 18-19 in ICICI Bank Ltd.
- I have won Second prize in Speech competition of "Shabddha Sahyadri Mahautasav" held in Aurangabad.
- I have done **NISM** – Mutual Fund Distribution Certification in 2018.
- I have done **NISM** – Depository Operation Certification in 2018.
- I have attended "National Mission for Capacity Building of Banker" (**NAMCABS**) Training of **RBI** at Ratnagiri.



Computer Proficiency

- LOS (Loan Operation System) software to process loan proposal.
- COLORS (Credit Operation and Loan Processing System).
- Word 2010
- Excel 2010
- Power Point 2010



Languages

- Marathi
- Hindi
- English



Personal Details

Father's Name: Mr. Gangadhar Kapde
Birthday: March 06, 1995
Gender: Male

Marital Status: Single
Nationality: Indian

Declaration

I, Kishor Kapde hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.



Kishor Kapde.

Ahmednagar, Maharashtra
Aug, 2020.