



SHIVAM PANICKER

M (IND): +91 - 7023267113
Address - Dwarika Nagar D29,
Housing Board Kankroli
Rajsamand (RAJASTHAN)

Email - Shivampanicker1996@Gmail.com

PERSONAL SUMMARY

“An insatiable desire to continuously strive better for the prosperity of the organization by Exhibiting the competence and knowledge acquired, further, optimizing the resource utilization for maximization of output and in the process developing myself as an asset to the organization”.

WORK EXPERIENCE SUMMARY

- 1 Year Work Experience with BAJAJ HOUSING FINANCE (Rajsamand Branch) As a Branch Banking.
- 2 Year Work Experience with Alankar Credit Co-operative Society LTD , As a Branch Operation.
- 2 Year Running with AYE FINANCE , As a Branch Operation Officer (BOO).

RESPONSIBILITIES

- ✓ Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
Meet with applicants to obtain information for loan applications and to answer questions about the process.
- ✓ Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- ✓ Review and update credit and loan files.
Review loan agreements to ensure that they are complete and accurate according to policy.
Compute payment schedules.

COMPUTER PROFICIENCY

- ✓ RS - CIT from VMOU Kota 2016.
- ✓ Working Knowledge of MS - Excel, Word, PowerPoint and Internet.
- ✓ Good knowledge of computer & Internet operations.
- ✓ Knowledge of Tally.

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EDUCATION SUMMARY

Academic Qualification:

- MBA Banking & Finance Running from Rajasthan University RTU .
- BBM from Pacific University Udaipur.
- SSCE (12th Commerce) Passed from RBSE Board in 2016.
- SSC (10th) Passed from CBSE Board in 2014.

TRAINING CERTIFICATION

- ✓ Attended a 30 days Bank organizational program AXIS BANK Udaipur Head Branch.

PERSONAL INFORMATION

Birth Date: 9 April, 1997

Father's Name – Mr. Raju K.S

Citizenship: Indian

Languages Known: English, Hindi

Marital Status: Unmarried

Hobbies: Travelling and exploring new places /Reading Books.

Reference: Available on requirement

REFERENCE

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