

Mohammad Imran

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Objective: Highly skilled and results-oriented Manager with 3 years of experience in B2B Home Loan. Seeking a challenging position to leverage my expertise in driving credit operations, mitigating risks, and optimizing financial performance.

A) Professional  
Experience

**1) HDFC Bank Ltd from September 2023 to till date.**

- Assessed applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans.
- Demonstrated different types of loans and credit options that are available, as well as the terms of those services to the customers.
- Approved loans for various client bases within specified limits, and refer loan applications outside those limits to management for approval.
- Developed and maintained relationships with 50+ real estate agents, financial planners, individual borrowers, and builders.

**2) 4B Network Pvt. Ltd from May 2022 to March 2023.**

- Doing APF process with PSU, Private Banks and leader NBFCs for best service to builder and client.
- Maintaining zero cancellation of potential clients and helping builder in closing deal.
- Improving builder Sales ratio and minimizing the rejection ratio by through examining of client's profile and eligibility.
- Controlling and monitoring all disbursement and documentation of Client's who has been sourced from our ends.
- Paneling new builder in Company's portfolio for more business and revenue.
- Explaining different loan schemes and educating about it to builder and client.
- Managing Payout of Builder's, DSA's & Connector's from Banks.

**3) Brick Eagle Affordable Housing Finance Pvt. Ltd from January 2021 to May 2022.**

- Developed and implemented credit policies and procedures to ensure consistent and effective credit management practices.
- Conducted thorough credit analysis and risk assessment for new and existing customers, utilizing financial statements, credit reports, and other relevant information.
- Managed credit limits and terms, ensuring appropriate credit extensions and mitigating risks.
- Oversaw collections activities, monitoring delinquent accounts and implementing strategies for timely payment.
- Established and maintained strong relationships with clients, resolving credit-related issues and negotiating credit terms.
- Collaborated with sales and finance teams to optimize credit decisions and minimize credit losses.

**4) BHFL from August 2019 to December 2020.**

- Assessed creditworthiness of prospective customers through detailed financial analysis and evaluation of credit reports.
- Conducting end to end fraud documentation & profile investigation to reach out to fraud perpetrator.
- Collaborated with sales representatives and customers for login of file
- Develop and sustain a system for Fraud identification, risk management monitoring, investigating, and reporting in order to minimize fraud losses and ensure timely recovery of fraud related claims.
- Prepared credit proposals and recommendations for credit approvals, including credit limits and terms.
- 100% screening & Sampling of Mortgage application based on scientific triggers.

**4) Educational Qualification**

1. Master of Business Administration in Finance from Integral University, Lucknow 2016 to 2018 (India).
2. Bachelor of Commerce from Allahabad University 2011 to 2014 (India).
3. Grade XII (C.B.S.E) from Ewing Christian public School 2010 to 2011 (India).

**5) Other Program Certification**

1. Certificate in Fundamentals of Credits.
2. Business Analyst course.
3. Financial Analyst program (By Own).
4. Pursuing credit risk underwriting program with Moody's Analytics
5. Pursuing Data Science in Fraud detection in Home Loan (SimpliLearn)

**6) Other Skills**

- Credit analysis and risk assessment
- Financial statement analysis
- Credit scoring models
- Debt Consolidation
- Credit policies and procedures
- Collections management
- Credit limits and terms negotiation
- Relationship building and client management
- Regulatory compliance
- Team leadership and supervision
- Excellent communication and interpersonal skills

## 7) Personal Details

Father name	Mohammad Akram
Mother name	Shabnam Jahan
Date of Birth	30th March 1993
Gender	Male
Marital Status	Single
Nationality	Indian

Date

Mohammad Imran