MOHAMMED AKBAR ALI

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**Career objective:**

My objective is to work in competitive environments where I would be able to utilize my technical knowledge and skills in order to provide a significant contribution to the success of the organization and its products.

**PROFESSIONAL WORK EXPERIENCE**

**IFFCO KISAN FINANCE LIMITED (Senior RCU Executive) 04-10-2021 TO 11-12-2024**

**Worked as Fraud Control Unit. For New Tractor & Used Tractor, Commercial Vehicles MSME Etc.**

**Core Responsibilities RCU**

* Handling the Telangana and Andhra Pradesh locations
* Maintains Pre Sanction and Post Sanction of Records, and updating Create Folder of files in System
* Each case Verify mandatory Checking Verify of documents online basics –KYC –Aadhar Card, Pan Card, voter Id, RC Copy- land Detail –Dharani portal land-telangana
* Handling Pre Sanction Used Tractor & Commercial Vehicle Check Verify Document- kyc, house pic along with Customer and sre cover house area, Asset 4 side, Mandatory Asset customer and sre cover Vehicle Number, odem meter,chasis plate, should match to rc copy as the per Company Policy Follow and Fin one software in clear.
* Maintain Pre Sanction New Tractor check verify check as the per Company Policy Follow and Fin one software in clear ,
* Handling Post Sanction Used Tractor and commercial vehicle Check Verify Document like Manual Nach, Bank Statement, Bank Signature Verification- banker name and stamp, Rc Copy –To Must Transfer Ownership as the kyc customer name should match, Insurance copy- in case any should insurance endorsement should must match in rc copy - as the per Company Policy Follow and Fin one & K-Pro software in clear.
* Maintain Post sanction New Tractor Manual Nach,Bank Statement, Bank Signature Verification, Tr –(Temporary Registration) Set- Dealer Quotation-finance name, Dealer Invoice Copy finance name, Customer paid to dealer Part mount purpose New tractor and Implent Margin Money-customer signature and dealer signature stamp copy mandatory-finance name ,TR Copy, Insurance Copy as the per Company Policy Follow and Fin one & K-Pro software in clear.
* Maintain Pre Sanction and Post Sanction TAT as the per Company Policy Follow and Fin one software in clear.
* Worked as RCU on online process with Fin one And K Pro2 software screening and sampling the documents
* Maintain Daily Check Deferral Case as the per TAT
* Maintain For Communication Sale Team & Area Manger Received Email Check Verify Deferral Approval CEO and NCM Sir email Check Verify Clear RCU And Insurance Copy, Online Verify Bank Statement,BSV(Bank signature Verification) Verify with bank signature and bank stamp.
* Maintain for Communication Sale Team & Area Manger In case Pending RC Copy Not Transfer Ownership and as the per KYC name mismatch, spelling finance name take Typo Error ACM/RCM/NCM SIR Approval email And Insurance Copy mismatch to as the per rc copy pending query email to information sre and tm clear the RCU.
* Handling Auto Inspect Purpose Used Tractor The Telangana and Andhra Pradesh check login Statue
* Maintain For Communication my team handling facing problem issue and solve the problem and update reported in Auto Inspect
* Co coordinating with manager about for negative refer and fraud cases
* Maintains Pre Sanction & Post Sanction for percentage of sampling for monthly basics
* Sampled Post Sanction the document and sending mail to vendor with trigger and updating the reports Email Communication
* Capture of frauds on documents of Case updating in system report to ACM SIR
* Monthly Mandatory Field to Customer Visit Pre Sanction And Post Sanction check verify as the per Company Policy Report to Update ACM sir,
* Maintain customer visit field Monthly Travel Claim Reported to Approval email ACM sir
* Maintain Daily Update of RCU Dash Board Reported Pre Sanction, Post sanction, Deferral Case, observation reported to ACM sir,
* Sampling PRE, POST, Deferral Case observation Email to SRE,TM,AM,RH SRE Manipulate Document-AM TAKE ACTION Observation Reported email to send ACM Sir Check and Verify Reported submitted To RCM SIR Check and Verify Reported submitted To NCM sir Give Approval and After Disbursal Case
* Maintain Sale Team & Area Manger Email Received Purpose Single KYC-Customer Have only Aadhar Card Alternative Document like Ration Card, Bank Passbook with national should match as the per kyc ,Land Detail, Electric city Bill based online check verify reported to submitted to ACM sir take Approval
* Preparing Monthly MIS Reported Pre Sanction, Post sanction, Internal sampling statement reporting to ACM Sir

### Work experience Employment:

#### M/S. Astute Corporation Pvt Ltd ( S N CONSTANT )(Sampler) 29 -05- 2017– 03-10-2021

#### Worked as Fraud Control Unit. For , EDUCATION LOAN HDFC CREDLIA ,Home Loan, Mortgage Loan, LAP, Commercial Vehicles, Business Loan, For IDFC BANK LTD, Home Loan, Mortgage Loan, LAP For IDBI BANK LTD.

#### Core Responsibilities FCU

* Worked as Sampler **Fcu** in Astute Corporation Pvt Lt
* Handling the Telangana and Andhra Pradesh locations
* Capture of frauds on documents of files
* Maintains of Records ,and updating of files and register
* Maintains for percentage of sampling for monthly basics
* Writing of trigger sheets on daily basics for frauds
* Checking of doubtful documents online basics
* Worked as Rcu on online process with R-System software screening and sampling the documents
* Sampled the document and sending mail to vendor with trigger and updating the reports on software
* Co coordinating with manager about for negative refer and fraud cases
* Maintains for percentage of sampling for monthly basics
* Learning of new documents change for bills,
* Preparing mis statement reporting to management

# Compuyrt Skilld:-

*  **Operating System :** MS Dos, Win95, 98 Xp, Xp3 Windows2000, Win7 windows 10,windows11
*  **Technical Support :** AP-VAT, INCOME TAX, CENTRAL EXCISE, PAY ROLE ACCOUNTS AND OFFICE
*  **Office Automation :** MS Office 2000, 2003, 2007, 2010,Outlook configure
*  **Type Writing :** (35 To 40) Words Per Minute, 95% Of Accuracy

# Achievements

* Won 2nd prize for Chess Match of the year at Megha Degree College
* Won Mr. Fresher Award conducted by Megha Degree College 2008.
* Won 1st Cricket prize for post Graduate By Mother Teresa pg college
* For Winning The Award For Best Performer in Q4(FY2023-2024) Received From IFFCO KISAN FINANCE RCU IN Telangana.
* Participated in Cricket club matches.

**Education, Honors, and Certifications**

# Post Graduate MBA (Finance) in Business Management

* Osmania University, Hyderabad, India. 2011.

**Bachelor of Commerce**

* Osmania University, Hyderabad, India, 2009.

**Intermediate**

* (CEC) from Hyderabad within 2004-2006.

SSC

* Hyderabad Board, Hyderabad India, 2004.

Strength

* Good communication, planning and organization skills.
* Highly developed numeracy and computer literacy skills.
* Self-motivator and the ability to motivate others
* Keeping up to date with industry best practice.
* Able to work on your own initiative as well as being a team player.

## Personal Profile

Date of Birth : July,.27,1987.

Nationality /Religion : Indian, Muslim.

Language Known : English, Hindi, Telugu & Urdu.

Passport Number : G8133826.

**Permanent Address** **:** H. No:- 9-11-185/81/A Rethi Galli Galconda Beside AR Budiler

Hyderabad 500013

I hereby declare that the above submitted information is true to the best of my known.

Date:

Place: HYDERABAD (MOHAMMED AKBAR ALI )