



PUSHPENDRA K PAROUHA

CREDIT UNDERWRITING MANAGER

CONTACT

6266620953

dubeypushpendra916@gmail.com

Indore,MP

SKILLS

- Project Management
- Public Relations
- Teamwork
- Time Management
- Leadership
- Effective Communication
- Critical Thinking
- Digital Marketing

LANGUAGES

- English (Fluent)
- Hindi (Fluent)

REFERENCE

Phone:

Email :



PROFILE

I have 1.5 years of experience in the credit underwriting department. I handle crucial and critical disbursement decisions and risk mitigation. I use various credit risk and analytics software tools to make decisions for loan processing in collaboration with the business and sales teams."



WORK EXPERIENCE

BANDHAN BANK LTD

2023-24 PRESENT

Credit underwriting manager & specialist

- Review and analyze loan applications, including personal and business financial statements, credit reports, and risk factors.
- Establish and update underwriting guidelines and ensure compliance with internal policies and external regulations.
- Monitor the performance of approved loans, ensuring that loans remain within acceptable risk parameters.
- Utilize credit scoring systems, underwriting software, and data analytics tools to streamline the underwriting process.
- Work closely with the sales team, relationship managers, and other departments to ensure smooth loan processing and customer service.

HDFC BANK LTD

2023 Oct

Customer care executive & Specialist

- Address customer inquiries related to bank accounts, loans, credit cards, and other financial products.
- Assist new customers with account opening processes, documentation requirements, and product information.
- Receive and resolve customer complaints regarding banking services in a timely and professional manner.



EDUCATION

Master of Business Administration (MBA)

2021 - 2023

School of business | AKS University

GPA: 7.0 / 10.0

Bachelor of Business Management (B.COM) HONS.

2017 - 2020

School of business | APS University

GPA: 6.8 / 10.0