

DHUSHYANTH P

Finance and Credit Operations Executive

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21/1 kolamamani Amman koil street,Kodambakkam,Chennai, Tamil Nadu - 600017



SUMMARY

Dedicated **Finance and Credit Operations Professional** with over **6.5 years of experience** across Cholamandalam Investment & Finance and HDB Financial Services. Proven expertise in **end-to-end credit underwriting**, risk assessment, and loan lifecycle management for retail, commercial, and business loan products (LAP, EBL, SALPL, SEB L). Adept at streamlining workflows—from KYC verification and **CIBIL analysis** to **CAM preparation**—while ensuring strict regulatory compliance and maintaining high SLA standards.

EXPERIENCE

Credit Relationship Manager

HDB Finance Ltd

09/2023 - 02/2026 Chennai

Supporting branches for loan credit processing, credit underwriting support, document review, and application validation

- Receiving credit/loan application forms from the Sales portal
- Verifying pre-approval eligibility through analysis of customer bank statements and financial data
- Validating KYC documentation as per internal compliance and regulatory policies
- Entering customer data into LOS (Loan Origination System) ensuring accuracy
- Reviewing internal dedupe systems to prevent duplication and fraud risk
- Preparing CAM (Credit Appraisal Memo) and analyzing CIBIL reports for credit risk assessment
- Handling multiple products: PL, SALPL, SEBL, EBL, LAP with end-to-end loan origination exposure
- Conducting tele-verification, CIBIL checks, and eligibility validation
- Forwarding complete and accurate files to Credit Manager for final underwriting decision
- Generating and tracking CERSAI reports for LAP and EBL products
- Coordinating and publishing EOD reports and Collection MIS for performance tracking

Deputy Officer

Cholamandalam Investment and Finance Company Ltd

06/2019 - 09/2023 Chennai

End-to-end handling of loan processing and disbursement operations for vehicle finance products

- Receiving and logging customer credit applications from the sales manager
- Verifying and ensuring all KYC documents are in place
- Performing tele-verification and background checks
- Managing disbursement file movement and addressing queries from credit & sales teams
- Handling PDD (Post Disbursement Documents) updating
- Preparing insurance documents and tracking delivery compliance
- Coordinating internally for seamless flow from application to disbursal
- Offline CIBIL generation for Individual & Corporate
- Processing the NOC request, loan clarification, teller, etc

EDUCATION

M.sc Mathematics

Madras University

07/2020 - 06/2022 Chepauk

B.sc Mathematics

Dg Vaishnav College

07/2016 - 06/2019 Arumbakkam

EDUCATION

HSC

Karnataka Sangha Higher Secondary School

📅 06/2012 - 05/2012 📍 T-nagar

SSLC

St. Joseph's High School

📅 06/2010 - 05/2010 📍 Nungambakkam

KEY ACHIEVEMENTS



Best Performer Award

Received Best performer credit award (2024)

LANGUAGES

Tamil

Native



English

Proficient



SKILLS

MIS Reporting and Excel

Credit underwriting

Credit risk analysis

Credit operations

Disbursement

Fraud detection

KYC and documentation verification

PD(personal discussion)

Teller activities