



Ashim Majumder
Credit Officer

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Bengaluru, INDIA

ashimmajumder2021@outlook.co
m

4 Years 0 Month of experience

PROFILE SUMMARY

Experienced credit underwriting professional with total 4 years of expertise in evaluating credit risk, assessing loan applications, and ensuring adherence to bank policies and regulatory guidelines. Strong analytical skills with a deep understanding of financial statements, credit scoring models, and risk management strategies. Proven ability to make sound, data-driven decisions to approve or decline credit applications, while balancing risk and profitability. Adept at collaborating with relationship managers and clients to facilitate timely, accurate lending decisions and maintain high levels of compliance.

WORK EXPERIENCE

Credit Officer

Ujjivan Small Finance Bank
02-2021 - 11-2021

Branch Credit Manager

SBFC Finance Pvt Ltd
12-2021 - 03-2022

Credit officer

Finance cum Account Manager

National Institute for Smart Government (NISG)
02-2023 - 08-2023

Credit Manager

Bandhan Bank
09-2023 - 09-2024

Marketing Executive

KEY SKILLS

Accounting

Cyber Law

Financial Services

Microfinance

Credit Management

Credit Analysis

Credit Appraisal

Credit Risk

Credit Control

Underwriting

Auditing

Audit compliance

CERTIFICATION

Certificate in Microfinance issued by IIBF Mumbai

JAIB from IIBF Mumbai

Certificate course on Commercial and Business Laws from the WBNUJS, Kolkata

Foundations of Financial Risk issued by GARP, USA

Anti Money laundering and KYC, issued by IIBF Mumbai

Certified Credit Professional issued by IIBF Mumbai

Prevention and Cybercrime and Fraud Management issued by IIBF Mumbai

Certificate course on Insurance Law and Practice issued by Manupatra Academy and GNLU, Gujarat

Kshetra Consultancy Services Pvt Ltd

06-2019 - 08-2020

Deputy Manager

Canfin Homes Limited

09-2024 - Present

EDUCATION

Post Graduate Diploma in Financial Management - Financial Management

2018

Indira Gandhi National Open University (IGNOU), Delhi

Grade - 61%

M.Com - Commerce

2019

Indira Gandhi National Open University (IGNOU)

Grade - 57%

B.Com - Commerce

2013

Tripura University

Grade - 51.41%



Online Certificate course on Cyber Security and Digital Forensics Legal Regulatory and Deep Tech Foundation, issued by GALTER, ISEI USA, NLU Delhi



Online Certificate Program on Fintechs in International Business, issued by IIFT Delhi



Investment Foundation Certificate issued by CFA Institute, USA



Enterprise Risk and India Regulation issued by NISM & IRM-India Affiliate



LANGUAGES

Bengali

Hindi

English



SOCIAL LINKS

https://www.linkedin.com/in/ashim-majumder-jaiib-ccp-33b98956?utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app