

RHITWIK SUNDAR

MECHANICAL ENGINEER | CREDIT OFFICER

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in <https://www.linkedin.com/in/rhitwik-sundar-14a683203>



Mechanical Engineering graduate with solid experience in credit control, loan processing, and risk assessment. Worked as a Credit Officer at Maxvalue Credits and Investments Ltd, managing creditworthiness evaluations, document verification, fraud prevention, and recovery coordination. Also gained hands-on experience in production planning and quality inspection at Essrvee Engineering. Proficient in MS Office, data handling, and cross-team communication. Currently based in Dubai and available for immediate joining

Work Experience

Maxvalue Credits And Investment Ltd – Thrissur, India

Aug 2023 - Jun 2025

Credit Officer - Credit Control And Recovery

- Assessed the creditworthiness of loan applicants by analyzing financial documents, repayment capacity, and past credit behavior
- Reviewed and verified loan documents to ensure compliance with internal policies and RBI/NBFC regulations
- Worked closely with the sales team to process customer applications, explain loan terms and conditions, and ensure a smooth approval process
- Monitored overdue accounts, initiated credit recovery actions, and collaborated with legal teams and field staff for follow-ups
- Ensured fraud prevention through document checks, background verification, and alerting management of suspicious activity
- Maintained and updated client and loan records using MS Excel for data entry, calculations, follow-up tracking, and reporting

Essrvee Engineering - Coimbatore, India

Jan 2021 - Feb 2022

Production Planning Engineer

- Planned daily production activities to meet delivery schedules
- Coordinated with stores and purchase team for material availability
- Maintained production records and reported progress to management
- Maintain production data, work orders, and reports using MS Excel
- Collaborated with the quality assurance team to align production with quality standards and reduce rework
- Checked tools for wear, damage, and proper functioning before issuing them for production use

Education

B.E Mechanical Engineering

Vinayaka Missions Research Foundation University
Chennai, Tamilnadu, India

2016 - 2020

Higher Secondary Education

Technical Higher Secondary School
Vattamkulam, Kerala, India

2014 - 2016

SECONDARY SCHOOL LEAVING CERTIFICATE

Bethany St john's English Higher Secondary School
Kunnamkulam, Kerala, India

2014

Hard Skills

- Creditworthiness Assessment
- Loan Document Verification
- Risk Analysis & Fraud Prevention
- Credit Control & Recovery
- MS Excel (Data Handling, Follow-ups, Reporting)

Soft Skills

Strategic Thinking | Analytical Mindset | Work Ethic
| Leadership| Project Management | Adaptability |
Decision Making | Fast Learner | Client Handling

Personal Details

Date Of Birth : 27-06-1998

Nationality: Indian

Passport Number: V2143145

Date Of Expiry: 15/08/2031

Languages

- English – Professional
- Malayalam – Native
- Hindi – Conversational