

# KALPANA STRUEMPH

Commercial Loan Officer

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(872) 334-7622

648 W. Main Street,



## PROFILE

I am a commercial loan officer with over 5 years of experience in the financial industry. I have a strong understanding of credit analysis and risk management, and I am able to quickly identify potential issues that could affect the success of a loan. I have a proven track record of successful loans, and I am confident in my ability to provide excellent service to my clients.

## LINKS

[linkedin.com/in/kalpanastruemp](https://www.linkedin.com/in/kalpanastruemp)

## SKILLS

Commercial lending

Credit analysis

Financial analysis

Cash flow analysis

Business banking

Relationship management

Commercial real estate

## LANGUAGES

English

Hindi

## HOBBIES

Organizing community events

Coaching a youth sports team

Serving on the board of a non-profit organization

## EMPLOYMENT HISTORY

### ● Commercial Loan Officer at TD Bank, NJ

May 2022 - Present

- Originated \$5 million in new loans per month on average.
- Exceeded loan origination goals by an average of 15% monthly.
- Closed and funded 100% of all loans within 30 days or less.
- Achieved a delinquency rate below 2% for the portfolio.
- Reduced overall portfolio risk through proactive credit monitoring.

### ● Assistant Commercial Loan Officer at Wells Fargo, NJ

Jul 2017 - Mar 2022

- Negotiated and closed \$4 million in commercial loans for small businesses in the area.
- Grew relationships with clients, leading to a repeat business rate of 85%.
- Analyzed potential loan risks and created mitigation strategies to protect the bank's interests.
- Presented credit analysis reports to senior management for approval.
- Managed a portfolio of 50 active loans totaling \$2.5 million.

## EDUCATION

### Bachelor of Science in Finance at Rutgers University, NJ

Aug 2013 - May 2017

I have learned excellent written and verbal communication skills, critical thinking and problem solving skills, and how to use Microsoft Office programs and various financial software programs.

## CERTIFICATES

### Certified Commercial Loan Officer (CCLO)

Oct 2020

### Certified Mortgage Banker (CMB)

Dec 2018

## MEMBERSHIPS

American Bankers Association

Commercial Finance Association