A p senthil

No.29, 1st floor, 4th street, r r nagar, Rajapalayam, virudhunagar, cell 9943308323

Mail id senthil200982@gmail.com

# Objective

 To associate myself with a professionally driven esteemed organization, which offers continuous challenges and excellent growth prospects.

QUALIFICATION

**Qualification**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sl.No | **course** | School/college | year | percentage |
| 1 | Credit management | NIBM, pune | 2017 | 69% |
| 2 | BBE | Madurai kamaraj university , madurai | 2003 | 59.5% |
| 3 | HSC | Govt School, Vembarpatty | 2000 | 65% |
| 4 | SSLC | Govt School, Vembarpatty | 1998 | 55% |

**Professional ExperienceWORKING EXPERIENCE**

**AXIS Bank Ltd - Hosur**   **April 2010- Till Date**

**Deputy Manager - PowerGold**

**Job Profile**

* Meeting individual sales targets including generating referrals,participating in sales promotions in the market place & doing tele calls.
* Accurate testing of gold.
* All cash transactions including disbursal, receipts and custody
* Account opening form & conducting KYC,OSV & generating receipts for gold and cash.
* Maintenance of all documents and registers
* Ensuring high branch inspection scores
* Ensuring customer satisfaction

 **Muthoot Finance Pvt Ltd - Palani**  **July 2007-March 2010**

 **Junior Executive**

**Job profile**

* Accurate testing of gold.
* Maintenance of all documents and registers
* Cash receipt and payment
* Handling of overdues

**Axis Bank Ltd – Hosur 24.04.2010 to april 2014**

Asst manager – Gold loan Manager

**Axis Bank Ltd – Trichy 01.05.2014 to april 2018**

Deputy manager – Credit officer

**Axis Bank Ltd – Rajapalayam 01.05.2018 to still**

Manager – Area credit manager

Responsibility

 Research and evaluate clients’ creditworthiness

 Create credit scoring models to predict risks

 Approve or reject loan requests, based on credibility and potential revenues and losses

 Calculate and set interest rates

 Negotiate loan terms with clients

 Monitor payments

 Maintain records of loan applications

 Follow up with clients to manage debt settlements and loan renewals

 Ensure all lending procedures comply with regulations

 Develop, review and update our company’s credit policies

**OMPUTER SKILLS**

 **Co Curricular Activities**

* PGDCA
* Diploma in office Automation

**PROJECT DETAILS**

**Personal Details**

**PERSONAL PROFILE**

* Name Senthil.A.P
* Gender Male
* Date of Birth 31-05-1983
* Marital Status Married
* Father’s Name Mr.Pandian
* Communication Address. D. No.29, 1st floor, 4th street, r r nagar, Rajapalayam, virudhunagar

**DECLARATION**

I do here by confirm that the information given in this form is true to
do the best ( Senthil A P )