***RESUME***

***R C SANTHOSH KUMAR***

***S/o R CHIDANANDA REDDY***

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***ADDRESS : #18,Anjanadri Nilaya,2Nd Floor,2Nd cross,10Th Main Road,Rukmini Nagar,Nagasandra (Post) Bangalore-560073***

***JOB OBJECTIVE: To get aligned with reputed firm or company to get deeper insight into Operations &Collection knowledge and utilize my skills and abilities for the company that offers professional growth while being innovative and flexible.***

***PROFESSIONAL PROFILE:***

***Dynamic and result oriented professional with 10 years of rich experience in the field collection of Finance & Accounting to work as a Management Professional in Financial services,marketing& co-oprative sector where I can utilize my knowledge coupled with strong quantitative and analytical skills to solve complex problems in a team oriented environment***

***ACADEMIC CREDENTIALS:***

|  |  |  |
| --- | --- | --- |
| **University** | **MBA Karnataka state open university mysore (2014)** | |
| **Post Ag graduate** | **1st SEM 68.5%** | |
| **Class** | **First Class** | |
| **University** | | **B.COM. in ‘‘Eastern institute for integrated learning in management university’Sikkim-( 2011)** |
| **Class** | | **First Class,71.78%** |
| **College** | **Shree anand college.Raichur (2008)** | |
| **University** | **Council of higher secondary education** | |
| **Percentage** | **64.66.%** | |
| **Class** | **First Class** | |
| **School** | **Bapuji composite junior college,challakere(2004)** | |
| **University** | **Karnataka secondary education examination board** | |
| **Percentage** | **40.96%** | |
| **Class** | **second Class** | |

***Professional Experience:***

***Company:*** *Spandana Sphoorty Financial Ltd (* [*http://www.spandanaindia.com/*](http://www.spandanaindia.com/)*)*

*Designation: Regional manager(operations)*

*Duration: 06- jun -2007 to 12-may-2013*

*Worked as a 5.11 year at Ranibennur & haveri hiriyur,mundgod,lingasur,manvi,koppal Branch*

***Company:******kanva group of company***

*Designation: area sales manager(Sales)*

*Duration: 05- jun 2013 to 26-mar- 2015*

*Worked as a 1.9 year business*

*Worked as Davangere , rajaji nagar area seals manager (1.9)year*

***Company:******Samasta micro finance ltd(*** [***http://www.samasta.co.in/***](http://www.spandanaindia.com/) ***)***

*Designation: Area Manager*

*Duration: 03- oct -2016 to 30-jun-2017*

*Worked as a 9 months business,(Uttara kannada dist)*

***Company:******Axis bank ltd.(Axis securities ltd)***

*Designation: Team leader*

*Duration: 27-july-2017 to 30-aug-2018*

*Worked as a 1 year 1month SALES,(Bangalore,jayanagara,hubli)*

***Company:******Debtcare enterprises pvt ltd***

*Designation:Product Head (Collections)*

*Duration: 21-Feb-2019 to Till now*

*Worked as a collections,(Karnataka)*

***Responsibilities & loan details***

* *Branch visit for verification of secured and unsecured business.*
* *It involves Verifying & managing the credit, collection and sales team as well as branch operations.*
* *Responsible for cash management i.e. cash flow statement.*
* *Monitor the performance of loan officer and assessing the needs to training requirement.*
* *Identifying and analyzing risk related to the loan portfolio and finding ways to mitigate the same.*
* *Maintaining and cross checking all the documentations i.e. cash-book, operation, ledger balance, cash closing, regarding loan disbursement, progress report and balance sheet.*
* *Verification of Additional Loan Recovery, Daily Demand Collection, Daily Financial Statement, tally of active clients and current loan tally.*
* *Resolving the operational issues by maintaining proper relation with operation team.*
* *Preparation of Audit Report which indicates the Branch Status.*

***\**** *Survey new villeage’s*

* *Group loans, indvisal loan,vehical loans,martgage loans,ware house loans,to experience here Fd & Rd,pigmy**to experience here*

***Strengths:***

* *Co-ordination skills, Strong team working skills, Smart, Presentable, Excellent Communication skills.*
* *Conceptual and hands on exposure to all facets of Finance and Accounting*
* *Target driven and self motivated.*

***Computer Fluency:***

\* ***Basics,***

***\* Ms office***

***\* Ms xl***

***Personal Details:***

***Name :Santhoshkumar.R C***

***Father Name :Chidananda reddy***

***Date of Birth :15/02/1989***

***Gender :Male***

***Marital Status :Single***

***Nationality :Indian***

***Language known :Kannada,telugu***

***DECLARATION: I here by declare that the information furnished above is true to the Best of my knowledge*.**

**Your’sFaithfully**

**R C Santhoshkumar**