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| **ARAVINTHARAJ.T**Email ID: aravinthmany93@gmail.comContact No.: +91-7418758382**CAREER OBJECTIVES** Seeking a responsible marketing post where I can show my abilities and it should provide me the career growth.**PERSONAL QUALITIES*** Strong interpersonal and leadership skills.
* Ability to handle the team.
* Quick Learner.
* Ability to handle the pressure.

**ACADEMIC CREDENTIALS** * Secondary from Government Higher Secondary School, Idappadi, 2008 with 75% aggregate.
* Higher Secondary from Government Higher Secondary School, Idappadi, 2010 with 77% aggregate.
* B.Com (CA) from K.S.R College of Arts and Science, Tiruchengode, 2013 with 72% aggregate.

**EXPERIENCE CHRONOLOGY****Fullerton India Credit Company Ltd:****Period - Aug 19 2013 - April 07 2019****Process - Mortgage, Unsecured Loans, Vehicle, Hypothecation****Role – Sr. Transaction Officer(Credit)****Global India Credit Corporation:****Period- April 07 2019 – Till now Working****Process- Personal Loan, Wedding Loan** **Role- Credit Manager****Key Responsibilities Handled:*** Experience in credit administration and loan approval procedures.
* Manage marketing plan to achieve the target.
* Ensure to Give the Quality Business to the sales team.
* Approving authority of Loan amount Limit for Mortgage Loan limit Rs.6L with approval Rs.8L and Personal/Business/Hypothecation Loan Limit of Rs.1.5L.
* Review of Pre-Disbursal KYC Documentation.
* To evaluate proposals of Customers for LAP Loans.
* Responsible for all credit related client engagement, Deviation approvals and Loan documentation validation support.
* Underwriting and making proposals of cases with desired level of quality by Analyzing management, business risk and financial risk of the proposal.
* Assessing Creditworthiness of the potential client by studying requisite financial history.
* Pro-activity control frauds.
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| * Making sure that the documentation is done properly for the customer.
* Ensuring that the entries are done correctly & properly in the system.
* Timely processing of the proposals to ensure the best in class TAT.
* File audit for all products like Mortgage LAP, Personal Loan, Business Loan, Hypothecation (Machinery) Loan files.
* Can work under pressure and with little or no supervision.
* Able to interpret financial laws and maintain accurate documents.
* To Educate the Customers to keep good Repayment.
* To Educate the Customers about the Impact of CIBIL Score.
* Manage the communication with accounts department for daily incomings of money.
* Personal discussion with customers to understand business, cash flows, purpose of loan etc..,

**PERSONAL INFORMATION****Name :** Aravintharaj.T**Father’s :** Thangamani.E**Languages Known :** Tamil, English.**Date of Birth :** 13-03-1993**Address :** No.6/139, Kurumbapatty,Kurumbapatty(Po),Idappadi(Tk),Salem(Dt) - 637 105**DECLARATION** I hereby declare that the above information is correct and true to the best of my knowledge. Yours SinceDate: Place: (ARAVINTHARAJ.T) |