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| **ARAVINTHARAJ.T**  Email ID: aravinthmany93@gmail.com Contact 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. |
| * 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 Since  Date:  Place: (ARAVINTHARAJ.T) |