

ARAVINTHARAJ.T

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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)