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**Objectives:**

**Looking forward to a challenging assignments in Private/public sector banks/Housing finance companies, financial services, Insurance, Real estate companiesor finance/Administration deparatment of private/ public sector companies and Educational Institutions.**

# Educational Qualifications:

 **M. Sc [Mathematics] : From Mangalore Univesity**

 **M. B .A [Finance] : From IGNOU**

 **Other Qualification : AMFI (Mutual Fund Distributor)**

 **Total Experience : 26 years**

**Date Of birth: 18th July 1963**

**Fathers Name : Gopala Krishna Rai N**

1. **Present Assignment:**

**Independent Financial Advisor (Mutual Fund,Insurance,Equity Investment & other)**

**Home Loan Counselor (SBI and other Institutions)**

**Quant Trainer for GRE/GMAT and NSDC Skill Trainer (Finance)**

**Previous Jobs:**

1. **worked as Branch Manager in peerless securities Ltd at Mangaloresince from February 2008**

**Job responsibilieties in the above position**

* **Heading the Profit Centre [Branches]**
* **Overall resposibilities of a stock broking acivities of the Branch. Supervision and controlling of online trading, Demat operation, Dematrilisation of shares**
* **Aquation of retail, HNI, Institution clients for investments inEqity,Mutual funds, InsuranceBonds Etc. Recruiting remisors for enhancing Eqity and other financial Products Businesses**
* **Risk Management While Stock Trading, Marketing of all Financial Products**

**2.Worked as Branch Manager and senior Manager in Dewan housing Finance Ltd and its subsidiary DHFL Vysya Housing Finance Ltd since from February 1996 to dec 2007**

**Job responsibilities in the above positions**

* **Overall branch operations of a housing finance andprofitability of the Branch.**
* **Credit appraisal, sanction of home loans, Mortgage Loans ,legal scrutiny, technical evaluations,disbursement of homeloans.**
* **Follow up of recovery for overdue A/Cs , NPA A/Cs.**
* **Execution of entire securitizationprocess where thereis aChronic NPA Cases.**
* **Maintenance of Books of A/Cs. Reconciliation of Bank and Books.Submission of control returns and Tax related issues, Year end finalisation of a/cs. MIS report to HO etc.**
* **Negotiation, Tie up with builders, Housing Society, Public /Private Sectors Institutions for Home Loan and Deposits.**
* **Audit and Inspection of Branches etc.**

**3. Worked as a Assistant Administrative officer in Peerless General finance and Investment company Ltd Since from July 1994 to february 1996**

**Job responsibilities:**

* **Overall Branch operations of a general insurance, savings and Investment Company.**
* **Marketing of various financial products through field employees.And also attending their technical problems.**
* **Worked with Maturity, claims, settlement and cash department.**
* **Attending customer queries and their problems and their claims etc.**

**4. Worked as a Lecturer of Mathematics and cmputer fundamentals in a junior college and polytecnic institution since from 1989 to 1994 in Bangalore**

**Other information’s :Completed IRDA, NCFM examinations**

**References:**

1. **Mr Prasad G .R 2. P. ChandrakanthPai**

**President Independent Consultant**

**PranavaSouharda Co. Society Ltd. AsheeshApts, Ist Cross Road**

**Ist Floor Jayaram Prasad Bldg. Kodialguthu East,**

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