

RAJESH GAJJALA

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Career Objective

To obtain Area Credit Manager Position with an established company where I can further boost my career in this field and work in an environment that provides a challenging and rewarding career ensuring a high level of satisfaction.

Core Qualifications

- knowledge of analyzing and evaluating financial information.
- Proficient at observing analyzing and interrupting financial trends.
- Excellent internal and external communications and organizational skills.
- Ability to work well under pressure and meet strict deadlines.
- Adept at working well independently and in group settings.
- Working under pressure whilst maintaining a positive attitude.

Experience :

- Worked as an **Credit manager (Rural Term Loans) GB03** for 15-07-2019 to Till Now
- Company : BAJAJ FINSERV LTD.
 - Credit appraisals of loan applicants within defined policy guide lines & accordingly recommending them for the approval to higher Authorities
 - Credit appraisal for RPL, RSL & Rural Doctor Loans
 - Assessing Credit Worthiness of the potential client by studying financial History basis documents Submitted,market information, reference checks
 - Memo, CIBIL Report, Residence & Employment Verification Report, Finance Agreement, Sanction Letter , PDC, ECS etc
 - Underwriting and making Proposals of cases with the desired level of the higher Authorities.
 - Monitoring of existing portfolio and To make PD Visit, Customer interaction
 - Preparing and maintaining several MIS reports for tracking the progress of the activity.
- Worked as an **CPA MANAGER (Education loan credit)** for 01- Nov -2018 To 13-07-2019
- Company : I PROCESS SERVICES INDIA PVT LTD (ICICI BANK).

- Credit Appraisal of Loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- Preparing Credit application memo & disbusal memo.
- Knowledge of credit appraisal, KYC and Cibil Verification.
- Knowledge of loan documentation for pre and post sanction.
- Ability to understand and analyze the financial standing of the client while preparing the credit requirements.
- Manage the entire credit application process, right from login to disbursement.
- Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file / docket.

Academic Qualifications :

- **MBA (Finance)** from Balaji Institute of Engineering and Management Studies, Nellore (Affiliated to JNTU Ananthapur).
- **B.COM(COMP)** from SPBVD Degree College, Podalakur, (Affiliated Vikram Simhapuri University, Spsr Nellore.)
- **Intermediate (CEC)** Under the Board of Intermediate Education Hyderabad AP, from GOVT Junior College, Podalakur,nellore.
- **SSC (10th)** Under the Board of Secondary Education Hyderabad, AP from ZP High School,Mogallur,padalakur,Nellore.

Personal Profile :

Father's Name : Gopal reddy
 Date of Birth : 03-06-1993
 Marital status : Married
 Languages Known : English, Hindi,Telugu.
 Permanent Address : SPSR Nellore.

Disclaimer :

I hereby declared that all above mentioned information is true to the best of my knowledge.

Date:

Place:

Signature

[RAJESH REDDY GAJJALA]