

Curriculum Vitae

Gajendra Bhagchand Rajput

Current Residence : Flat no 1322 , Acharya Tulsi Flat owners Hsg Society, Pratap Nagar, New Osmanpura, Shahnoorwadi, Aurangabad, Maharashtra, 431001

Contact Mobile: 9823984993. Email Id: gajendra.rajput1@gmail.com

JOB OBJECTIVE: -To work as a specialist under a strong teamwork environment and service an organization with all my expertise to utilize my work experience towards enhancing the proficiency of the organization I am serving with.

KEY STRENGTHS: -

- Excellent intra personal skills

Ability to strive to excellence and perfection to face any kind of challenges.
Knowledge of computer applications
Ability to lead and work as an active team member.
Command over co-ordination and communication skills.
Quick Learner & proven skill in past assignments

Present Employment

4.4.2022 to 10.3.2023 Date worked in Cholamandalam Investment and Finance Company Limited as Branch Credit Manager at Ahmednagar Location.

Job Profile

Branch customers handling for Home loan
Preparation of Customers Loan eligibility Calculation, Income assessment, Cash Flow Analysis,
Personal discussion with Customers for Home loan
Property verification, Residence verification, Business Verification
Trade reference check discussion with Supplier and customers about various business transaction
Recommendation of loan proposals to Area Credit manager regional and zonal credit manager
Take sound lending decisions based on policy parameters
Loan application system updation on FALCON software

Previous Employment :

11.10.2021 to 1.4.2022 Date Worked in Community Finance Pvt Ltd At Ahmednagar Location as Risk Manager

Job Profile

Branch customers handling for Mortgage loan
Preparation of Customers Loan eligibility Calculation, Income assessment, Cash Flow Analysis,
Personal discussion with Customers for mortgage loan
Property verification, Residence verification
Trade reference check discussion with Supplier and customers about various business transaction
Recommendation of loan proposals to Area Risk manager, Sr. Area Risk Manager
Take sound lending decisions based on policy parameters
Loan application system updation on Indus software
Customer visit for collection of loan installment
Customers awareness calling for Tele verification and loan installment reminder
Collection of current month and over due clients

25.8.2020 to 5.9.2021 Worked in Ashv Finance Ltd (Earstwhile Jain Sons Finance Limited / Intellegrow) At Ahmednagar and Aurangabad locations As Credit Manager for Unsecured Business loans.

KRA

Underwriting and Recommendations for Business loan proposals to Area credit Head in stipulated TAT.

Doing Business and Personal Discussion with applicant

Due Diligence and Cross credit references check

Document Verification

Ignition of Cpv and Fcu

Monthly MIS Preparation

Co ordinating with other branches like Pune,Nashik,Kolhapur, in Addition to Ahmednagar and Aurangabad for idle time load sharing of work

Doing Early Warning visit and Collection follow up with pending emi collection of FE and current month cases.

Having full tech instrumentation support like Cibil,Probe 42 ,Pervious, and loan tribe platform support for computer applications

Having 6 RM ,2 Ops team,1BM ,1ACH support as team member.

Previous Employment :

11th June 2018 to 25.8.2020 date worked in Community Finance Pvt Ltd at Ahmednagar Location as Risk Manager

Job Profile

Branch customers handling for Mortgage loan
Preparation of Customers Loan eligibility Calculation, Income assessment, Cash Flow Analysis,
Personal discussion with Customers for mortgage loan
Property verification, Residence verification
Trade reference check discussion with Supplier and customers about various business transaction
Recommandation of loan proposals to Area Risk manager, Sr. Area Risk Manager
Take sound lending decisions based on policy parameters
Loan application system updation on Indus software
Customer visit for collection of loan installment
Customers awareness calling for Tele verification and loan installment reminder
Co coordinating at branch level with 5 relationship officer, 1 ABM, 2 ARM,

02nd August 2016 to 19.2.2018 work ed with Shriram City Union Finance Ltd at Aurangabad Location

Designation- Assistant Manager Credit - USL & SL (SME Lending)

Job Profile:

Take sound lending decisions based on available information & interactions with the applicants.
Manage credit quality and control delinquencies, frauds
Understand credit policy as well as credit environment in the city / branch
Structure the right product to the customer during customer interactions
Conducting Personal discussion with customer and doing property visit
Provide superior customer experience
Manage the process required for delivering reasonable turnaround time
Monitor portfolio indicators and ensure that they are within the desired levels
Engaged & communicate with Credit Vendor like Legal Advocate, Technical Valuator , FCU agencies
Engaged in Collection process for Front end collection & Delinquent cases visit , customer interactions & resolve collections delinquencies
Property documents verification at IGR Maharashtra site , Maha Bhulek .

Previous Employment

05th April 2011 to 2.5.2016 date Worked with HDB Financial Services Ltd at Aurangabad and Akola Locations

Designation - Credit relationship Manager and Branch operations Manager - USL & SL

Job Profile:

Take sound lending decisions based on available information & interactions with the applicants.
Manage credit quality and control delinquencies, frauds
Understand credit policy as well as credit environment in the city / branch
Structure the right product to the customer during customer interactions
Provide superior customer experience
Manage the process required for delivering reasonable turnaround time
Monitor portfolio indicators and ensure that they are within the desired levels
Manage Branch Operation services like disbursement of PL , LAP, Gold Loan & Used Car Loan
Manage Customer Service and Customer support for local collection, SOA , Foreclosure , Excess Refund etc
Manage Branch vendor payments and due processing of monthly bills
Manage Branch Vault for cash , Gold Loan & cash and cheque depositions

Manage ad hoc external branch support for new staff training & branch compliance process like disbursement, credit policies & key customer services
Manage Monthly MIS Preparation for business of PL, LAP, Gold Loan & Used car loan
Manage operation with the help of Computer application software like FINONE LOS, LMS, CMS portal, Gold Portal
Manage average monthly branch audit score 10 + out of 12 & Quarterly AOM Branch audit with GOOD audit observation on branch compliances & branch operations.
Managing branch operation with team support of 17-20 peoples includes 03 SM, 12 SO, 01 BCM, 01 CRM, 01 CRA & 01 BM.

Monitoring Performance

Managing performance in terms of key driver's i.e.
o Losses / Portfolio quality parameters
o Cost of credit administration

People Management

Motivate and develop credit resources
Customer walk in query handling for various customer services like local collection, SOA, FC of PL, LAP, GL & UCL
Vendor Management
Senior manager support services like submit ad hoc mis for business, productivity, monthly branch cost etc.

KNOWLEDGE/ SKILLS

Ability to manage credit processes & teams
Knowledge of retail asset credit
Understanding of portfolio metrics
Strong inter-personal skills and working ability, which encourages and promotes enthusiasm and team spirit
Computer application software like FINONE LOS, LMS, CMS portal, Gold Portal etc.
Telephonic customer verification
Cross credit referring in other financial services companies & banks

Previous Employment

20th May 2009 to 2nd April 2011 Worked with Mahindra Rural Housing Finance Ltd (Mahindra Home Finance) at Latur Nanded & Parbhani Locations
Designation - Credit Officer - Home Loans

Job Profile:

To log MCP (Minimum Credit Parameter) basis home loan files & decision.
Personal discussion with prospective customers for home loan
Underwriting, Sanction & Disbursement of Home Loan Application.
Preparation of Work Sheet (Disbursement Advice) & ensuring LTV & FOIR in required Home loan application.
Post Disbursement Documentation of Depositing Original Sale deed+ Registered Mortgage + 1st Charge
Gramsabha Visit for prospective construction needs in rural areas
Cross credit Referring from local customers & business channels
Cross Verification of Legal & Credit Docs at Local Govt. offices & Local authorities
Collection executives allocation of Collection Contracts. Preparation of business cluster
NPA & Ageing Contract monitoring & ensuring their collection.
Personnel discussion & visit to solve the customer queries & NPA contact
Coordinating at 17 customer manager, 02 Collection Executive & 2 Legal & 2 Technical Officer in Latur Nanded & Parbhani District.

03rd October 2007 to 20th Jan 2009 worked with **Religare Finvest Ltd** at Aurangabad.
Designation: **Sr.Executive Operations - Unsecured Loans**

Underwriting, Sanction & Disbursal of Big ticket size Personal Loans & Business Loans.
To Log the MCP (Minimum Credit Parameter) basis file with all KYC Norms.

Monitor Inflow & Outflow of Files
To Send a Daily Report of Login, Approvals & Disbursements to RCM,
Preparation of MIS (Productivity, Credit, TAT Benchmark MIS)
Preparation of Verification Billing MIS & their processing Bills

Previous Work Experience:-

Designation: CPA Supervisor – HDFC BANK. Personal Loans

14th Dec 2006 to 30th August 2007 worked with Pamac Finserve pvt Ltd at Aurangabad (Authorize CPA of HDFC BANK Retail Assets)

Job Profile:

Supervising daily CPA & CPV activities
Login Files from DST & DSA
Monthly Bill Processing for CPA & CPV activities.
Monthly Bill Processing for Vendors
Salary Processing & Pay Roll MIS
Arrange training for CPA, Tele Caller & CPV staff
Dealer Audit Visit for Dhoot motors.

14th June 2006 To 14th Dec 2006 working with Pamac Finserve pvt Ltd at Aurangabad (Authorize CPA of Development Credit Bank Retail Assets Aurangabad. (PL))

Job Profile:

To Log the MCP (Minimum Credit Parameter) basis file with all KYC Norms.
To Update & Maintain Tracker Screen Operation activity & Login Credit File
Monitor Inflow & Outflow of Files
To Send a Daily Report of Login, Approvals & Disbursements to BCM,
BSM & BOM with DSA
Training on Credit Policy weekly basis & Seen Performance of Emp. On Regularly basis.
Load handling & Optimum distribution of work across people.
Preparation of MIS (Productivity, Credit, TAT Benchmark MIS)
Arrange Training Programme to CPA team for Policies & KYC Norms.
Also Monitor CPV (Customer Point Verification) & RIC (Risk Intelligence Control)
Activity.

- Previously worked with Pamac Finserve pvt Ltd at Aurangabad (Authorize CPA of HDFC Bank Ltd., Aurangabad.) From 13th May 2006 to 13th June 2006 & 14th Dec 2006 to 31st August 2007 as CPA PL Credit Reviewer.
- Previously worked with Foster Development Homoeopathic Medical College at N-5 Cidco Aurangabad as Accounts assistant from Nov 2005 to 13th May 2006

Job Profile:

Maintaining Pay Roll Registers
Maintaining Cash Book with Petty Cash Expenses
Maintain Bank Book & Bank reconciliation Statement
Maintaining Payment Register (Cheque)
Monthly Pay Out of Vendor
Out Patients Receipts & Expenditure Vouching

- Worked with R.R.Kumpawat & Co Chartered Accountant firm, Aurangabad as a Audit Assistant For 04 months from Aug to Dec 2004

EDUCATIONAL QUALIFICATION:-

- Completed H.S.C. from Vasant Rao Naik College of Commerce, AURANGABAD with 60% marks in the year Feb 2000.
- Completed Bachelor of Commerce (B.Com) from Deogiri Commerce College, AURANGABAD with 58% marks in the year 2003.
- Completed Master of Commerce (M.Com) from Deogiri Commerce College, AURANGABAD with 62% marks in the year 2005.

Curriculum Activities:

- Worked with District industrial Corporation, Aurangabad as a industrial Surveyor for Industrial census in Jan to Feb 2002

Responsibilities: -

To collect the information from various enterprises regarding their operations and financial records.

SOFTWARE SKILLS: -

- MS Office
- Computer Fundamentals

PERSONAL DETAILS: -

- Date of Birth: 18th July 1981.
- Marital Status: Married
- Languages Known: English, Hindi, Marathi,
- Hobbies: Like to play cricket, Chess & football.

-- Gajendra B.Rajput --

