R. LAKSHMI NARAYANAN
#94/114 , Pedariar Koil Street
1st Floor, Next to Krishnan temple
Chennai - 600001
Mobile : 6381533684
Mail Id: lakshme.n1170@gmail.com..

CAREER OBJECTIVES

Committed to professionalism and highly organized. To work in a challenging environment under strict deadline schedules with attention to detail where my experience and abilities can be utilized to the fullest for an organization success.

CAREER SYNOPSIS

M/s Aneja associates

Job Period: June 2019 to October 2023

Designation: Senior Credit Operations Executive(Internal Audit)

Job Responsibilities

➤ Preparing Statutory audit compliance reports, Observations, and final presentation to the empaneled NBFC & Bank clients for the response and clarification.
➤ Regularly visiting round the year for concurrent or statutory audit for Bank, NBFC, Insurance, Companies, Brokerage and Share Capital Companies assigned by the team managers in our agreed mutual client place.
➤ Exclusive Disbursement Audit Executive for Piramal Capital Housing Finance Ltd (Wholesale banking) that covers entire cross checking and query raising from KYC documents, ITR'S, Audited Financials, Due diligence reports as per the required condition criteria and compliance.
➤ Visit the Empanelled Banks,NBFC'S, and other Financial Institutions for yearly branch Audit.Cross verifying all the Abstracts kept as per the compliance with the prescribed section,count of employees,validity period and more checklist as it may require
➤ Observing the functions of end to end department official activities with the relevant approvals,process time,asset maintenance, have kept in place for the records if not raising a valid remarks or seeking clarification from the esteemed clients.

Financekar

Job Period: May 2017 to April 2019

Designation: Senior Operation Executive (Credit)

Job Responsibilities

➤ Maintaining all Login Files for all empanelled DSA's and DST'S.
➤ Initial Checking and arriving queries of Home and Mortgage loan files for login purpose..

- ➤ Arriving Sanction Eligibility for Salaried and Self Employed cases in separate calculator.
- ➤ Co-ordinating with the relevant sales team to clear the initial query for the final login.
- ➤ Analyzing the eligibility and Calculation for Self Employed professional and Nonprofessional cases based on the ITR'S, Audited Financial Statements in CAM.
- ➤ Preparing approval note of loan customer profile to Branch Credit Manager for Salaried cases.
- ➤ Maintaining Login, Legal and Technical MIS on daily basis for all cases in the branch.
- ➤ Finally, Pre, Post disbursement and PDD activities.

Destimoney Enterprises Ltd (Corporate Financial advisor)

Job Period: Apr 2013 – Feb 2017.

Designation: Branch, Administration Operations & Credit appraiser.

Job Responsibilities:

- ➤ Maintaining petty cash register with relevant invoice bills and approvals from H.O
- ➤ Doing end to end process for new joiner maintaining with all set of required documents of joining and exit formalities sent to H.O.
- ➤ Maintaining all Login Files for all Empaneled Bank and NBFC vendors in separate
- ➤ Initial Checking and arriving queries of Home and Mortgage loan files for login purpose..
- ➤ Arriving Sanction Eligibility for Salaried and Self Employed cases in separate calculator of concern NBFC's and Banks.
- ➤ Co-ordinating with the relevant Bank or NBFC for the concern customer sanction and disbursement process.
- ➤ Analyzing the eligibility and Calculation for Self Employed professional and Nonprofessional cases based on the ITR'S, Audited Financial Statements in CAM.
- ➤ Maintaining Login, Legal and Technical MIS on daily basis for all cases in the branch.
- ➤ Finally, Pre, Post disbursement and PDD activities.

Axis Securities Ltd (SME)

Job Period: Dec 2007 - Nov 2012.

Designation: Officer SME (Small Medium Enterprise Asset operations)

Job Responsibilities

- ➤ Checking all SME file documents as per the requirement of login purpose.
- ➤ Uploading Stock Statement of all Small medium enterprise companies to get drawing power
  from the Book debts Value in JAVA software
- ➤ Arriving Sundry Debtors value of the Borrower Companies Calculated in Excel Sheet based on Stock Statement.
- ➤ Limit loading in JAVA software facilities namely Fixed deposit, Letter of Credit

and OD.
- ➤ Uploading Loan Security documents such as Loan agreement, Facility agreement, Hypothecation agreement, Guarantee/Guarantor agreement, Partnership deed, Mortgage deed, Share Holders agreement, etc. etc.

Educational Background

B Com from Madras University.

PERSONAL DETAILS

Date of Birth	: 21st September 79
Nationality	: Indian
Languages Speak and Write	: English, Tamil
Languages able to Speak	: Telugu and Hindi.
Marital Status	: Married

I do hereby that all the above-mentioned information is true and complete to the best of my knowledge and belief and nothing has been cancelled or distorted.

Thanking you,   **Yours faithfully**

Date:

Place: Chennai   **(R K LAKSHMI NARAYANAN)**