

# **CURRICULAM VITAE**

## **SHAIKH RASHID IBRAHIM**

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Behind Choti Masjid,

Surat 395001

### **Objective**

- To develop expertise and skill while working for a reputed organization and doing best towards the growth of the organization, by virtue of knowledge & professional skills.

### **Current Profile**

- I have been working with Axis Bank as an Operation Manager in SBB Operations of working capital since January 2022

### **Work experience**

- I have worked as a Dy Manager in Working Capital Operations with HDFC Bank from Aug 2021 to Jan 2022
- I have worked as an Assistant Manager in Lending & Operations with Standard Chartered Bank Since July 2016 to July 2021
- I have worked as an Assistant Credit Manager in Bajaj Finance Ltd from 11<sup>th</sup> May 2015 to 22<sup>nd</sup> Jun 2016
- I have worked as a Sr. Executive in AXIS Bank for Home Loans & Loan against Property from 10<sup>th</sup> Jul 2014 to 24<sup>th</sup> Apr 2015 on the Pay-roll of Axis Securities
- I have worked as a Sr. Associates in Credit department of ICICI Bank for Business Loan & Personal Loan from 22<sup>nd</sup> May 2013 to 07<sup>th</sup> Jun 2014 on the Pay-roll of I process services india Private Limited
- I have worked as a Credit Executive in Operation department of HDFC Bank for Two Wheeler Loan from 03<sup>rd</sup> Jul 2012 to 13<sup>th</sup> May 2013 on the Pay-roll of Uniserve Solutions

## **Job Profile**

### **At AXIS Bank as an Operation Manager SBB Operations of Working Capital**

- Quality check of the Business Banking products Cash Credit, Overdraft, Term Loan, Letter of Credit, Bank Guarantee, LAP and Unsecured Business Loan under the process TAT and Disbursal policy matrix
- Adherence to pricing matrix approved by Business Adherence to other matrix like LTV/PDD updation
- Processing the Disbursal with Appropriate Credit approval, Ensuring to comply all the pre and post disbursement subjective conditions
- Ensuring to process the disbursement with reduction of FTNR
- Coordinating with CPA Team for Loan booking and Ensuring NIL PDA Error
- Coordinating with Sales and Credit and ensuring smoother process with reduction of hurdles
- Charge creation of Bank on Collateral and Liquid security
- Security Vaulting
- PDD Management, MIS Circulation
- Coordination with Central Team for Account opening, Limit setup and other financial services, Docket movement management and closure procedure
- Housekeeping including CAM renewals, deferral closure, stock statements, insurance renewals
- Management of all customer service metrics

### **At HDFC Bank as a Deputy Manager Business Banking Operations**

- Quality check of the Business Banking products Cash Credit, Overdraft, Term Loan, Letter of Credit, Bank Guarantee, Pre-Shipment/Post Shipment under the process TAT and Disbursal policy matrix
- Assessing Credit facility of client basis CAM Approval and supported financials
- Finalizing the facility basis credit approval and Policy matrix with appropriate Govt Duties of Stamp and Registration charges
- Processing the Disbursal Memo with Appropriate Credit approval, Ensuring to comply all the pre and post disbursement subjective conditions
- Ensuring to process the disbursement with reduction of FTNR
- Coordinating with CPA Team for Loan booking and Ensuring NIL PDA Error
- Coordinating with Sales and Credit and ensuring smoother process with reduction of hurdles
- Charge creation of Bank on Collateral and Liquid security
- Security Vaulting
- Vendor Management
- PDD Management, MIS Circulation
- Housekeeping including CAM renewals, deferral closure, Call memos, stock statements, insurance renewals

## **At Standard Chartered Bank as an Assistant Manager of Credit and Operations**

- Quality check of the Retail assets products Business loan, Mortgage Loan and Housing Loan
- Assessing, Analyzing and Interpreting Financials, Banking and CIBIL information using Ratio and Professional Software
- Keeping company credit exposures within set risk bearing limits
- Making Credit Appraisal of Various application within defined guidelines by using of internal and external data base report
- Use Performance history along with liquidity, Debt asset and Profitability Ratios to assess credit worthiness in evaluation
- Recommend appropriate proposal to Credit Authority with desired Mitigates and Deviation Grid
- Responsible for due diligence of ensuring adherence to process involved in Credit policy of Bank
- Initiation of Mandatory Verification Title Search, Valuation and FI
- Process the various application within Bank defined TAT process
- Vendor Management, PDD Management and MIS updation
- Responsible for Disbursement process within defined TAT and Process by fulfilled of Subjectivity of Credit approval

## **Education**

- Master of Commerce from V.N.S.G.U. in 2012-2014
- Bachelor of Commerce from V.N.S.G.U. in 2009-2012
- HSC (Commerce) from G.S.H.S.E.B in 2009

## **Skills**

- Good communication skill
- Interpersonal skill
- High adaptability
- Co-ordination
- Time management

## **Strength**

- Commitment towards work
- Learning attitude
- Positive thinking
- Punctuality and Honesty
- Adaptable to changes at workplace

## **Computer Knowledge**

- Tally
- CCC
- English & Gujarati Typing
- Internet
- Python, Sequel & C Language

### **Languages Known**

- English
- Hindi
- Gujarati

### **Personal profile**

- Date of birth:17<sup>th</sup> Feb.,1992
- Marital Status: Married
- Religion: Islam
- Mother Tongue: Gujarati
- Home Town: Surat

### **References**

- Divyesh Gajjar  
(Branch Operation Manager in HDFC Bank)
- Preyash Gandhi  
(Area Operation Manager in Axis Bank)

### **Declaration**

- All the above information is true to the best of my knowledge

**Signature**

**SHAIKH RASHID I.**