

Krunal Parmar
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RESUME HEADLINE

M.B.A (Specialization – Finance) &
B.B.A

CAREER OBJECTIVE

To work with a professionally managed organization where my knowledge, gained through experience can be imparted in helping the organization to achieve the goals effectively and in the process enhancing my skills.

ACADEMIC CREDENTIALS

Master's in Business Administration (M.B.A.)

With 6.51 **CPI** from L.J.INSTITUTE OF MANAGEMENT STUDIES,
Gujarat Technological University, Ahmedabad. 2013-2015 Batch

Bachelor's in Business Administration (B.B.A.)

With 48.40% from K.ka Shashtri B.B.A. College ,
Gujarat University, Ahmedabad. 2010-2013 Batch.

Higher Secondary Education (12th)

Swaminarayan Vidhyalaya
Gujarat Higher Secondary Education Board (**GHSEB**),
Gujarat With **62.71%** in 2010.

Secondary Education (10th)

ST. Joseph'S High School
Gujarat Secondary Education Board (**GSEB**),
Gujarat with **60.00%** in April – 2008.

WORK EXPERINCE

Company: Indian School Finance company Pvt Ltd.	Location: Ahmedabad
Designation: Assistant Manager	Duration:22nd April 2019-Till Date

Products:

- LAP Loan
- SMEs Loan

Roles & Responsibilities:

- Co-Ordination with Marketing Team Regarding Login of File
- Inward the File in system after screening the basic requirement as per policy for Login
- Initial checking of file, checking of documents, Financial Recommendation, triggering legal/ technical, Discussing cases with legal/ technical personnel Relationship
- Raise the queries of Provide Documents
- Co-Ordination with Marketing Team Regarding Query Resolution
- Discussion with customers and checking their Loan requirements
- Ensuring that all credit processes are followed and policy norms are implemented
- CIBIL Generate Process
- CAM Preparation
- Sanction Letter preparation
- Verification of Loan documents, Property Documents as per legal opinion, Valuation Report, compliance of approved terms & conditions
- Handling Pre & Post Disbursement activities
- Handling Loans disbursement Mortgage/LAP files daily basis Checking & disbursal of Loans also handle Image based disbursal
- Handling customer queries like NOC issuance, foreclosure request, part payment, PDC swapping, SOA/repayment schedule/welcome letter/interest certificate issuance
- Maintain of all proper records as per defined process & verify documents including property documents
- MIS Preparation
- Maintaining TAT from Login to till Disbursement
- Provide recommendations to management for review of the credit & Operational policy
- Other Credit & Operational Related Work

Company: MAS Financial Services Ltd.

Duration: 1st Sept 2016 –17th April 2019

Designation: Operation Executive – SME

Location: Ahmedabad (H.O.)

Products:

Well familiar with Multi product Franchisee, Term Loan, working capital loans, Dealer Finance, Inventory Funding, Machinery Loan, Industrial Shed Loans, Mortgage Loans, Project Finance, Bill Discounting, Mudra Loan.

Roles & Responsibilities:

- SME Disbursement process
- SME Post Disbursement process
- Cluster Cases Disbursement process
- Lap Cases Disbursement process
- Project Finance Disbursement process
- SIDBI process
- Co-ordination with CRM Department
- Sanction Letters Preparation for All Products
- Agreement Preparation and checking (IF, AFF, CDGS & Franchisee)
- POA Preparation and checking (CDGS & Franchisee)
- CDGS, IFF and AFF - data entry in system
- MIS for Sanction letter and Files Submit in Custody
- Agreement - Franking and Notary
- Collecting Original Invoice, Insurance and other cheques from Marketing for Insurance process (Life/Property/Machinery Insurance)
- LOK Credit and disbursement process
- Maintaining Regular TAT and co-ordinate with HOD
- Assist Audit department at the time of Internal Audit and solved query of Internal
- Audit & coordinate with HOD.
- CERSAI Entry Process in system
- NEFT & RTGS Process
- Other Operational Related Work

Internships & Projects

- SIP IN MARWADI SHARES AND FINANCE LTD. Topic on Financial Investment Planning Through Mutual fund
- Project Report on Credit Appraisal
- CP PROJECT: Customer Awareness About Tax Benefit In Insurance
- Project Report on Cadbury v/s Nestle.
- GCSR REPORT: Dairy industry in Nepal
- Industrial visit to Mafatlal Industry.
- Industrial visit to Madhur dairy.
- Marketing project on Bombay dyeing.

DURING LOCKDOWN PERIOD CERTIFICATES

- Fundamentals of Credit
- Reading Financial Statements
- Accounting Fundamentals
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OTHER ACTIVITIES & ACHIEVEMENTS

- Participated in cricket tournament at L.J. Institute of Management Studies.
- Participated in FINEX at L.J.Institute of Management Studies.
- Participated in seminar on MAX at L.J.Institute of Management Studies.
- Participated in Ahmedabad Hunt competition at L.J.Institute of Management Studies

Hobbies / Interests

- Travelling
- Reading
- Cricket
- Drawing
- Music, Movies, Entertainment

Personal Details

Date of Birth : 18th, October 1992
Gender : Male
Nationality : Indian
Languages : English, Hindi, Gujarati

DECLARATION

I hereby declare that the information provided is from the best of my knowledge.

- Krunal Parmar
