

**Bhagirath Parmar**

**E-mail :-** bhagirathparmar30@gmail.com

**Contact No :-** 8306053543

**Address :-** 78-4 H Colony, Neharunagar, Ambawadi, Ahmedabad 380015.

**Career Objective:**

To work for the employer who can provide atmosphere for my dynamic growth and thereby motivate to achieve professional life's goals.

**Educational Qualification:**

Qualification	University / Board	Percentage	Year of Passing
MBA	B K School of Business Management, GU, Ahmedabad.	61.00%	2016
BBA	Som Lalit Institute of Business Administration, GU, Ahmedabad.	67.20%	2014
H.S.C.	G.S.H.E.B.	75.43%	2011
S.S.C	G.S.E.B.	66.66%	2009

**Work Experience:**

- **Organization name** :- HDB Financial Services Ltd.
- **Designation** :- Credit Manager - CV ( BCM )
- **Job Location** :- Ahmedabad, Gujarat.
- **Products** :- Commercial Vehicle loan, Auto Loan and Tractor Finance.
- **Job Duration** :- 1st June,2016 to till date.

### **Job Description:**

- Currently Managing Credit Function of 6 Branches - Ahmedabad, Odhav, Himmatnagar, Modasa, Dholka and Kadi.
- Manage the entire Credit Application Process right from login to Disbursement.
- To prepare accurate credit proposals in a consistent, concise and lucid manner.
- Need-based Personal Discussion ( PD ) with customers to understand business and attendant risks.
- Evaluation of Credit Proposals Covering Financial, Business and Industrial Risk and Decisioning of loan
- Assessing overall Credit Eligibility of customer, Approve case or recommending the case to higher authority.
- Take Sound Lending Decisions Based on Available Information & Interactions with the Applicants within specified turnaround time ( TAT )
- Understand credit policy as well as credit environment in the city / branches.
- Motivate, Training & Develop Credit Resources - Currently 5 Credit Relationship managers ( CRM ) and 4 Credit Relationship Executives ( CRE ) in my team.
- Manage Credit Quality and Control Delinquencies, Frauds and Build Healthy Portfolio.
- Taking care of collection of Early Delinquent cases ( 12 MOB ) and maintaining branch portfolio.
- Need -based Collection Visit with Customers to understand reason of Delinquency.
- Taking care of audit queries and maintaining good audit score.
- Preparing MIS, Collection reports on daily basis and Weekly review reports.
- Manage post disbursement documents - RC, Insurance & Invoices Collection & updation.

### **Certifications:**

- Passed a NISM-Series-V-A: Mutual Fund Distributions Certificate Examinations
- Completed HDB Financial Services MT Familiarization Program
- Passed CCC Certificate held by DOEACC society

**Projects Undertaken:-**

• A study on investors perception towards Foreign Exchange Market (Grand Project-MBA)
• A study on problems of University Boy's Hostel (Sem 1-MBA)
• Understanding problems and prospects of Digital Money (Sem 2-MBA )
• Grand Project on FMCG giant Hindustan Unilever Ltd. (BBA)
• Industrial visit Report on Claris Pharmaceuticals Ltd. (BBA)
• Production Report on Navjivan Press (BBA)

**Extra/Co-curricular Activities:**

- Participated in ‘ The Sahara Force India Pit Stop Challenge ‘ at **CHAOS’13** in IIM-A
- Participated in “**Chakravyuh – A Business Quiz ( Prarambh’14 )** “ at BKSMB
- Volunteered in **Pravasi Bhartiya Divas 2015** as an intern of Overseas Indian Facility Centre
- Volunteered in **Renaissance’15**, a three day National college event, at B.K. School of Business Management.
- Winner of **Milkat Bidder** event as a part of **SPECTRUM’15** at SLIMS
- Head of Finance Committee in **Renaissance’16**, managed all finance related activities in the event

**Personal Details:**

Full name	Bhagirath Bhimbhai Parmar
Permanent Address	Plot no 19, Aanjaney Park, Mali ni Vadi, Bh Nandlal Bhoota School, Shihor, Dist- Bhavnagar, Gujarat, Pin Code- 364240.
Date of Birth	July 30, 1994
Languages known	English, Hindi, Gujarati
Hobbies	Watching Cricket, Travelling, Reading a Novels.

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

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Bhagirath Parmr.