

CA Madhav H. Dasani

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To,
HR Manager

Sir / Ma'am,

Sub: Application for employment in your organization

This is to express my keen interest in pursuing a career opportunity in your organization.

I am currently working in FICCL (Fullerton India Credit Company Limited) since last 2 years handling Business loans (SME – BIL) as Sr. Credit Manager for ROMG sector which includes rest of Maharashtra and Goa region as credit manager. My job is currently to build clean portfolio as an underwriter and also to manage collections for delinquent accounts and normalize them.

I have completed 1 year and 4 months as Credit Manager in SME - BIL department of Capital First Limited for Ahmedabad & Pune location. I am CA by educational qualification and completed the same in November, 2013. My experience can be divided between Ahmedabad & Pune Location with equal experience respectively in Capital First.

My experience apart from BIL underwriting as a whole also includes valuation of business, and has handled internal, statutory and tax audits of listed companies and its subsidiaries and many other private limited companies and valuation of business.

I would be thankful if you can provide me an opportunity to appear in front of you and discuss my career prospects.

Thanking You.

Yours Sincerely,

(Madhav H. Dasani)

Enclosure: C.V. (Three Pages)

Curriculum Vitae

CAREER OBJECTIVE

- To excel and grow as underwriter and Chartered Accountant Professional.
- To build up clean portfolio for my location with nil delinquency with best in class underwriting principles.
- To Strengthen the business by regular Channel Visit and giving lowest TAT(Turn around Time) and abiding underwriting principles of my organization.
- To regularize delinquent customers with regular follow-ups and strong co-ordination with Collection team.
- To Prepare Myself For Higher Responsibility

WORK PROFILE

Name of the Organization : Fullerton India Credit Company Limited
Duration : Till Date (24 Months)
Period : Aug, 2015 till Date
Designation : Senior Credit Manager - BIL

Name of the Organization : Capital First Limited (Ahmedabad & Pune)
Duration : 1 year 4 months (8 Months Each)
Period : May, 2014 to Aug, 2015
Designation : Credit Manager - BIL

Name of the Organization : Rajiv I. Ravani & Co., Chartered Accountants
Duration : 5 Months
Period : December, 2013 to May, 2014
Designation : Consulting Professional

PROFESSIONAL QUALIFICATION

QUALIFICATION	INSTITUTE	YEAR	PERCENTAGE
C. A. Final (G-I)	I.C.A.I.	Nov 2013	52.25
C. A. Final (G-II)	I.C.A.I.	May 2012	54.25
C. A. PCC (G-II)	I.C.A.I.	Nov 2008	51.00
C. A. PCC (G-I)	I.C.A.I.	June 2009	58.33
C.S. Executive	I.C.S.I.	June 2012	60.00
C. A. PE I	I.C.A.I.	May 2006	50.50
C.S. Professional(M-II)	I.C.S.I.	Dec 2013	52.50

ACADEMIC QUALIFICATIONS

QUALIFICATION	INSTITUTE	YEAR	PERCENTAGE
B.Com	Mumbai University	2008	55.12
H.S.C	Maharashtra Board	2005	54.83
S.S.C	C.B.S.E.	2003	74.40

COMPUTER PROFICIENCY

- Working Knowledge of Finnone, MS Office, BAAN & SAP.
- Adequate exposure to computerized working environment and TALLY.
- Has done a career course on computer languages like C, C++ and FoxPro.

MY BEST SELLING POINTS

- Even-tempered and team player.
- Highly dependable resource which is easily adapts organizational changes
- Eager to learn from experience of others
- Confident, hard-working and result-oriented
- Good communication skills
- Good at research work

ACHIEVMENTS IN PREVIOUS ORGANISATION

- Has Identified many frauds in my career graph in order to build clean portfolio
- **Overall Delinquency for portfolio always in check and in lieu of my organizational goals.**
- Single Handedly disbursed INR 5 to INR 6 Cr Loans Month on Month Basis without compromising on credit Quality.
- I have been driving force in increasing the business disbursals month on month basis by regularly visiting channel & providing regular training about the policy.
- I have been the driving force for Business disbursals Month on Month basis for tier 2, 3 & 4 braches namely Satara, Ahmednagar, Solapur, Kohlapur, Nashik & Aurangabad and other ROMG Locations.
- Fire Award for the Month of October, 2016 for Outstanding Contribution as Credit Manager to my organization on PAN INDIA basis.
- I have been nominated into Young Leader (ET Times Group) Program and will be representing Fullerton India in that program.
- I have been awarded by FICCL for exceptional performance in Feb & March, 2017. I have been among top 4

performers in my vertical. The same was awarded due to highest contribution in business; best in class recommendation notes and zero delinquency for the portfolio I have been built.

- Has regularized many 30+ plus accounts on collection front and brought my portfolio to acceptable level of delinquency.

HOBBIES

- Reading books on philosophy and literature
- Playing sports like cricket, table-tennis, chess, carom
- Swimming

PERSONAL DETAILS

Marital Status : Married
 DOB : October 17, 1987
 Languages : English, Hindi, Gujarati

UNDERWRITING EXPERIENCE

NATURE of Work	Organization	AREAS COVERED
Underwriting & Managing Portfolio	Capital First Limited Product BIL (Ahmedabad & Pune)	<ul style="list-style-type: none"> ➤ Underwriting BIL cases of INR 10 to INR 75 Lacs & also Handling Personal Loan cases ➤ Sanctioning Authority of INR 20 Lacs for BL cases and PL of INR 6 Lacs. ➤ Handled files of Ahmedabad & Pune Region
Underwriting & Managing Portfolio	Fullerton India Credit Company Limited Product BIL (Maharashtra including Pune, Mumbai and Rest of Maharashtra)	<ul style="list-style-type: none"> ➤ Underwriting BIL cases of INR 10 to INR 50 Lakhs. Sanctioning Authority of INR 15 Lakhs. ➤ Currently handling Pune & Rest of Maharashtra & Goa Region ➤ Increase in book size for month on month basis for ROMG with best in class underwriting policy. ➤ Maintaining Portfolio with hawk eye watch on delinquencies and personally handling delinquent customers for ROMG. ➤ Developing clean portfolio and helping business team source cases with regular training to them. ➤ Regular Channel visits with Business team to improve portfolio month on month basis. ➤ Currently has built clean portfolio with the given region with nil delinquencies.