

Jubermahmad Gulamnabi Malek

Cell No. +91 9624532708

E-mail: jmalek85@gmail.com

➤ CAREER OBJECTIVE:

My goal is to give the best service to business industry and society with my knowledge & experience. I would like to integrate and develop my career in a global economy with the latest technology, application of theory and in harmony with emerging trends.

Current Employer: From 21st Jan 14 to till date

CURRENT EMPLOYMENT DETAILS:

Organization: FULLERTON INDIA CREDIT COMPANY LTD

Designation: ASSISTANT RISK MANAGER(ARM) – (TW,PL HYPO. MORTGAGE, CV & 3 WH.)

Fullerton India Credit Company Ltd is specialized Rural financing organization involved in financial services since 2008. And financing on various product asset base as well as unsecured loans.

JOB PROFILE WORK IN FICCL(RAURAL).

- Dedupe and CIBIL ,High Mark check at branch level, KYC check, Basic credit criteria.
- Queries resolutions and branch disbursement TAT
- Customer interaction during branch or field visit.
- Daily reporting to CRM and maintain the Oversight MIS.
- TVR to be done for each file at local level.
- Site Visit(CPV) of Resi and Business is Compulsory and TRC be done at that time.
- Preparing CAM ,CFA,on the basis of CPV done and Recommend for Approval.
- To Sanction the CAM in limit of sanction criteria and Recommend for High Limit approval.
- To maintain Collection Portfolio ,Based on System related Data

- Ensure To disbursement of All approved Files in same date and Send Ho With proper Checklist .
- Ensuring that the branch portfolio is consistently maintained at high quality levels
- Completion of Post disbursal documentation on time.
- Centre Meeting and CGT and GRT will be check in SG Loan Cases
- Registers To be verify of Branch Level.
- Maintain CPV MIS to Verify Logging and Rejection data in System in the Month End.
- Ensure that the branch portfolio is consistently maintained at high quality levels.
- To Check Completion of post disbursal documentation on time.
- Ensure proper credit evaluation of customers through verification of documents and personal discussion as per company's processes.

Previous Job: From 13th Feb 13 to 18th Jan 14

- Arman Finance Service Ltd (NBFC)

Department: Audit Executive

Responsibilities & Role:

- Conduct Regular, Short Audits & Surprise Audits, at the Branches level.
- Extraction of complete data pertaining to customers, connected documents (Loan Applications, etc.) and cross checking the same, at HO /branch level
- The process followed by the Branch in accounting of collection of fees, cross checking with the receipt of the CRS, aintenance of registers,
- Make relevant observations on the above processes followed at the branch & enable immediate rectifications wherever possible.
- Check the entire Field process at the branch namely Projection meetings, CGT, GRT, attending center meetings, test check of loan utilization at the field level & process of collection etc
- Visit the selected customers, to verify the facts and figures, as well as interact on satisfaction with Arman's finance services.

•**Previous Job:** From 01st sep. 09 to 12th Feb. 13

- SKS Microfinance Ltd. (NBFC)

Department: Accounts & Finance

Company Profile:

SKS Microfinance Limited (SKS) is a non-banking finance company (NBFC), regulated by the [Reserve Bank of India](#). SKS' mission is to eradicate poverty by providing financial services to the poor. SKS was founded in 1997 by [Vikram Akula](#). The Company operates Across 19 Indian states. SKS Microfinance offers financial products and services to its clients - Gold Loans, Income Generation Loans & Sangam Store Loans

Responsibilities & Role:

- Send & receive the full Information about database
- Database submission to management as per their requirement
- MIS in between Head Office, - Regional Office - Area Office - Branches for Gujarat State. (More than 28 branches – 2 Area Offices)
- Bank A/c opening & Close
- Loan Document Check
- Home Verification
- Member KYC & Photos Check

Previous Job:

➤Sr. Computer Faculty, Shankheshwar (Dist:Patan)

➤(May – 2006 to Sep – 2008)

Working at Jigna Computer Classes, Shankheshwar as a Computer Faculty since 2 year.

Education Qualification:

I have completed B.Com from Gujarat University with Advance Accountancy & Auditing as a main subject in March – 2005

I have completed PG. Diploma in Computer Application (PGDCA) from ITCT Computer Education Viramgam, Ahmedabad.

I have completed Course on Computer Concepts (CCC) from Doeacc, Gandhinagar

COMPUTER KNOWLEDGE:**❖ ACCOUNTING SOFTWARE**

I have expertise knowledge of Financial Accounting Software like.

- TALLY ERP 9 ACCOUNTING SOFTWARE.
- I Can Operate any type of Financial Accounting Software (FAS)

❖ OTHER COMPUTER KNOWLEDGE

- ❖ Microsoft Office
- ❖ Internet Operations

Personal Profile:

Date of Birth: May 20th, 1985

Marital Status: Married.

Language Known: Hindi, Gujarati, English.

Permanent Add.: At: Po: Nanadara Ta: Thasra Dist:Kheda-388250

Declaration:

I hereby confirm that the given information is true & correct to the best of my knowledge.

Date- 03/07/2016

You're faithfully

Juber Malik