

OJAS RAJESH GADHIYA

ADDRESS :- B-307 BALESHVAR VIHAR APARTMENT NEAR HP PETROL PUMP RAJPATH NAGAR
BOPAL AHMEDABAD- 380058, GUJARAT, INDIA.

CONTACT NO:- 9173229505

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CURRICULUM VITAE

CAREER OBJECTIVE: -

Interested in working with reputed and well managed organization where my professional knowledge utilize fullest thereby leading to growth of both the organization as well as my career in the organization. Simultaneously seeking a challenging position in the field of Banking & Financial.

WORK EXPERIENCE: -

- | | |
|---|----------------------------|
| ● Fullerton India Credit Company Ltd
Transaction Officer | 24-12-2019 Till 21-08-2021 |
| ● SarvaGram Fincare Pvt Ltd
Branch Credit Officer | 23-08-2021 Till Present |

PROFESSIONAL EXPERIENCE : -

- Credit appraisal of loans (Secured/Unsecured) as per the credit policies of the company.
- Ensure the complete process has been followed by the sourcing team while onboarding a client into company
- Ensure clients are aware and adhering to all credit policies of the company through client visits.
- Ensure that the deviations are recorded and reported to credit head for appropriate approval, as applicable
- Responsible for maintaining a healthy portfolio for all the branches, conducting portfolio analysis and escalate to higher authority if any observation is there in the portfolio behaviour. Also responsible for taking precautionary steps to prevent any crisis situation.
- Effective implementation of any new product/process/policy of the company through training of the Branch team
- Assisting Management and making effective suggestions in improvement of product/process/policy of the company
- Any other tasks assigned by the management as per company requirement.

SKILLS : -

- Strategic Thinking
- Goal Setting & Achievement
- Time Management
- Active Listening

ACADEMIC QUALIFICATIONS : -

- Master Of Commerce (2017 -2019)
Kamladevi College of Science, Commerce & Arts
- Bachelor Of Commerce (2014-2017)
R V Pawar College Of Commerce & Arts

PERSONAL STRENGTH : -

- Ability to Independently plan, organize action coordinate and monitor operational/ financial system
- Effective Team worker with excellent initiative, coordination and motivation skills
- An analytical mind with a flair for problem solving with excellent communication skills
- Ability to learn & Ability to think open mindedly.

LANGUAGE : -

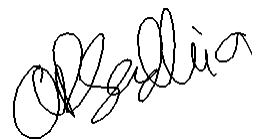
- English
- Hindi
- Gujarati
- Marathi

PERSONAL DETAILS: -

- Date of Birth - 27/05/1995
- Marital Status - Unmarried
- Nationality - Indian

DECLARATION: -

- I hereby declare that the information provided is true and correct to the best of my knowledge and agree that any inaccurate and misleading information or significant omissions may disqualify from further consideration for employment



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