

JIGAR K. ZALA
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OBJECTIVE : To be a professional and expert in Credit, Documentary & Financial Analysis

SKILL-SET : Expertise in Financial Segment &
Having Expertise in Management Information System &
Database Management

CAREER SYNOPSIS:

From February 2022

Company Name: Lendingkart Finance Ltd

Profile: Credit Manager (Business Loan)

- Underwriting working capital (Business Loan) files from pan India.
- Manage credit underwriting and operation activity of BL files.
- Finding business potentials in each case by analyzing its income, profile, NOB, social response and market reference.
- Detail personal discussion with client for knowing its market and financial position via analyzing its credit-debtor payments time period, Inventory turnover, cash conversation, capital invested, margin ratio and various other parameters.
- Underwriting case within prior TAT with minimum errors and financial scrutiny.

From April 2017 – February 2022

Company Name: HDFC BANK

Profile: Credit Manager (Two-Wheeler)

- Handling T/w sourcing file from various states Rajasthan, Gujarat, Goa and Madhya Pradesh.
- Doing branch visit and location visit on quarterly basis for training to Bank staff and external agency staff who are in line of T/w finance product.
- Giving decision of cases within TAT with maximum accuracy and low errors.
- Manage delinquency of owned allocated delegated location via focusing on x bucket and 90+ bucket cases.
- Highlighting maximum cases to Fraud prevention department which seen manipulated on documents or De dupe.
- Analyzing high Ticket size T/w cases with taking proper precaution (which includes Policy out of Policy) and take mitigates in it for quality underwriting.
- Review analysis of location wise MIS on quarterly bases regarding approval-rejection ratio, delinquency of particular module or targeted population ratio.

From October 2015 – April 2017

Company Name: MAS FINANCIAL SERVICES LTD

Profile: Credit Officer (Two-Wheeler)

- Handling all Financial Activity and Credit of Two-Wheeler Loan's, Analysis of Customer docs and customer profile for giving him Loan Approval.
- Provide training to other branch credit officers regarding Changes in policy.
- Making MIS, Comprehensive & Other reports of two wheelers to represent it to Top Management.
- Analysis T.A. Dealer profiles & makes a CAM for it & represents it to Higher Authorities for Approval.

From April 2014–October 2015

Company Name: Tata Capital Financial Services Ltd
Profile: Customer Relation Executive

- Handling all Financial Activity of Consumer Durable Retail store (Infiniti Retail Store Croma). Analysis of Customer docs and customer profile for giving him Consumer Product
- Provide training to Sales staff of store regarding new & Promotional Schemes

From November 2012–March 2014

Company Name: MAS FINANCIAL SERVICES LTD

Profile: CAPITAL LOAN & C.D.G.S. Department Sales Coordinator

- Handling term loan and Co-Ordination with all Branches & Dealer point of Gujarat Region for Capital Loan & C.D.G.S files
- Educate and advise clients/Dealer on those alternative loan programs, financing arrangement, and loan pricing options that meet the Clients need/objectives.

From Aug 2011–June 2012 Company Name: Bajaj Finance Ltd as Service executive

EDUCATION QUALIFICATION

Examination	University Board	Institute	Year of Passing	Class
S.S.C	GSEB, Gandhinagar	Vishvaniketan Vidhyavihar	March 2006	Second
H.S.C	GSEB, Gandhinagar	Vishvaniketan Vidhyavihar	March 2008	First
B.B. A	Gujarat University	Chimanbhai Patel Institute of Business Administration	April 2011	Pass
M.B.A(PGDBA)	Pune University	Symbiosis center for Distance Learning	January 2014	First

Projects Done: -

First Year : - Making marketing project on Mother Dairy

Second Year: - Make Financial Project on JSW Steel pvt.ltd Make

Marketing Project on Wagh-Bakri Tea

Third Year: - Make Marketing project on ICICI prudential life Insurance

TECHNICAL SKILLS

D.B.M.S.	O.S.	Internet Tool	Application
MS Excel	MS-DOS	Internet explore	Microsoft Outlook
MS Access	Windows 8, 9 & 10	Google Croma, Mozilla Firefox	Loan Operating System
MS WORD			
Open office3			

PERSONAL DETAIL: -

Date of Birth: 20 December 1990

Marital Status: Married

Hobby: Listening music & Traveling