

Manoj Rathore

Permanent address – Bhatwara, Nr Hanuman Temple,
Bedal Road, Falna, Rajasthan.

Residence Address : 28/333, Darshan

Appartment, Naranpura, Ahmedabad (Guj)

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Email : mannoj.rathore@gmail.com

DOB: 4th May, 1994

Career Objective:

Seeking a role of Finance/Credit Manager /Analyst in the domain of Banking & finance.

Professional Experience:

Working In area of credit more than 3 years in Unsecured & Secured products & segments.

Work Experience: -

Company: - HDB Financial Services Ltd

Designation: - Branch Credit Manager

Duration: - 1st June 16 to Till Date

Branch: - Shahibaug, Ahmedabad

Company's profile: -

HDB Financial Services (HDBFS) is a leading Non-Banking Financial Company (NBFC) that caters to the growing needs of an Aspirational India, serving both Individual & Business Clients. HDB Financial Services Limited is a subsidiary company of HDFC Bank. Incorporated in 2007, we are a well-established business with strong capitalization.

Key Accountability: -

- Appraising /underwriting the loan
- Managing the entire credit application process, right from login to disbursement, managing quality of portfolio
- Manage post disbursement documents and partly disbursed cases
- Coordinating with legal, technical, FI and FCU agency for processing the file, training of MT & CRM
- Maintaining TAT of Approval & Disbursement, Handling collection.

Co-Curricular Activities

Year	Achievement/ Position Held
June 2018	Promoted as Branch Credit Manager at Shahibaug, Ahmedabad branch
Nov 2017- April 2018	Deputed to Mundra Kutch branch as CRM, got exposure of rural & salaried vertical
June 2017	Promoted to Credit Relationship Manager at Naranpura, Ahmedabad branch
June 2016	Joined as management trainee at Naranpura, Ahmedabad branch

Skills & Expertise: - Credit, Audit, Underwriting, Credit & Internal Audit, Mortgages, LAP, Unsecured Loan, Credit Management, Credit Appraisal and Credit Analysis.

Educational Qualification: -

Degree	Institute, Location	CGPA/ %	Year
PGDM (Financial market)	ITM Business School, Kharghar, Navi Mumbai	68.00	2016
B.B.A.	S.P.U. College, Falna	71.97	2014
XII (RBSE)	S.P.U. School, Falna	73.54	2011
X (RBSE)	V.J.S. School, Falna	73.50	2009

Internship: -

Birla Sun life	Business Development - knowledge of different financial products Generated leads from various sources for the business of the company Create virtual portfolio of 1 cr Exposure to live trading in Capital market	April 2015 – August 2015
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Extra-Curricular: -

Competitions	1st position in inter – department business quiz 2nd position in PowerPoint presentation Runner-up at the Inter-college Debate competition	2014
Social	N.S.S. (National Service Scheme) 2-year certificate Red ribbon club – Peer Educator	2013
Sports and Cultural	Member of arts and cultural team of college	2014

REFERENCES: -

1) Name: Hemang Mehta
 Designation: ACM - HDBFS
 Contact Number: 9825640653
 Location: Ahmedabad

2) Name: Utpal Trivedi
 Designation: ACM- HDBFS
 Contact Number: 9879504987
 Location: Ahmedabad

Personal Information: -

Father's name: Mr. BHANWARLAL RATHORE
 Father's Occupation: Business
 Language: Hindi/English/Gujarati
 Areas of Interests: Reading Self-help book /Interacting with people.
 Marital Status: Unmarried

Location Preference: Ahmedabad/Jaipur/Jodhpur

DECLARATION: - I hereby declare that the information furnished in these curriculum vitae is true to the best of my knowledge.

Date :

Place:

(Manoj Rathore)