# **RANA MOHIT VIJAYKUMAR**

# **TRANSACTION OFFICER / Credit Manager**

**Address**: Ram Chowk, Thasra, Dist.: Kheda, Gujarat. Pin-388250

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## **OBJECTIVE**

## To achieve a lead position in the Finance / Bank sector using all my expertise in the field of finance and management.

## **Career Summary:**

* 4+ years working experience in Finance / banking sector.
* Good knowledge of all day-to-day operations at a bank.
* Delivered very high employee satisfaction in the last job.
* Good reputation with the management.
* Trustworthy and honest worker.
* Efficient in finance and managerial skills.
* Good aptitude of keeping a track of all the required documents and getting the tasks completed on time.
* Good knowledge of all the basic software used in the banking sector.
* Good communicative skills with a high convincing ability.
* Ability to build strong professional relationship with potential customers.
* Ability to modulate voice and authority as per the requirements.

## **EXPERIENCE**

1. **SURYODAY SMALL FINANCE BANK LTD, SANTRAMPUR . (Jan’2022 – Till Date)**

Currently working as an Credit Manager

**Product**: Personal loan

**JOB RESPOSIBILITY**

* Collecting cash, checks for deposit.
* Ensuring procedures, policies, legislation and regulations are correctly followed and complied with to summarized results of daily basis.
* Evaluate credit worthiness by processing loan applications and documentation within specified limits
* Maintain and update account records
* Communicate with clients either to request or to provide information
* Assess customer needs, explore all options, and introduce different types of loans.
* Resolving issues and concerns with customer to the best of one’s ability
* Answering customer’s questions, explaining promotions, and suggesting appropriate accounts or opportunities that suit the customer’s financial profile and current needs.
* Generating receipts for customer transactions
* Cross verify Documents In loan disbursement in Government Applications.
* Cash flows Annalise

1. **IDFC FIRST BANK, VYARA. (Jan’2020 – Dec’2020)**

Working as Branch officer/Cashier

**Product:** Tow wheeler Loan, Hypothecation Loan, Personal Loan, JLG Loan.

**JOB PROFILE**

* Manage transactions with customers using cash registers
* Collect payments whether in cash or credit
* Issue receipts, refunds, change or tickets
* Greet customers when entering or leaving the store
* Resolve customer complaints, guide them, and provide relevant information
* Issue receipts, refunds, change or tickets

1. **FULLERTON INDIA CREDIT COMPANY LTD, VYARA. (Sep’2018 – Jan’2020)**

Working as Transaction Officer / Cashier

**Product:** Tow wheeler Loan, Personal Loan, JLG Loan.

**JOB PROFILE**

* Manage transactions with customers using cash registers
* Issue receipts, refunds, change or tickets
* Greet customers when entering or leaving the store
* Resolve customer complaints, guide them, and provide relevant information
* Issue receipts, refunds, change or tickets

1. **CO-OPERATIVE SOCIETY (VYAPARI BANK), THASRA.**  **(Sep’2017 – Aug’2018)**

Working as Clark Officer

**JOB PROFILE**

* Accepting cash or checks for deposit
* Processing cash withdrawals
* Assisting customers with routine tasks such as ordering checks.
* Maintaining detailed records of all transactions in accordance with the company’s policies
* Adhering to branch procedures for all transactions
* Verifying customer identification
* Validating and cashing checks
* Receiving and processing loan and mortgage payments
* Balancing all cash and checks in cash drawer.

1. **Adhar Service, Thasra. (2014 – Aug’2017)**

**Working as Supervisor**

## **SOFTWER SKILL**

• BRMFO, BR.NET, TCS, FINONE,

## **ACADAMIC QUALIFICATION:**

* **Bachelor of Commerce** from Gujarat University with **Pass Class** from 2013.
* **Tally ERP9 Course** from Gujarat University with **A Grade** from 2013.
* 10+2 Commerce stream from G.S.H.E.B, Gandhinagar with 58.01% from 2010.

## **PERSONAL INFORMATION**

*Date of birth: 07th Feb 1993*

*Religion: Hinduism*

*Gender: Male Marital Status: Single*

*Nationality: Indian*

*Language known: English, Hindi, Gujarati.*

## **DECLARATION**

I here declare that the information given above is true to best of my knowledge.

**Yours Sincerely**

Mohit Rana