

SHANDHINI RANGAN

Email: shandhini14@gmail.com

Professional Summary:

I have 1 year and 4 months of experience at Ford as a Credit Analyst. My role involved managing accounts receivable and payable, as well as handling contracts. As a focused Credit Analyst, I specialize in conducting comprehensive analyses of new credit requests, credit change requests, and annual relationship reviews. I excel in preparing spreadsheets, reports, and opinions for lenders regarding new, renewal, and existing loans. Additionally, I leverage excellent communication skills to gather additional information from borrowers.

Credit Analyst:

Ford Motor Company (Jan 2023- Current)

- Worked in the Reposition process where we informed our dealers about the defaulters (customers who failed to repay the dues on time) and then assigned them to third parties to seize the cars and sell them at auction
- FLEE – A process of calculating the lease amount for the extended number of days of usage of a motor car Termination – Terminating a lease contract after successfully collecting the due amount of the lease and the motor car.

Education:

VIT University, Vellore

Bachelor of Business Administration(BBA), 2017-2020

CGPA: 8.31

Nag Matriculation Higher Secondary School, Sumaithangi.

Higher secondary mathematics and computer science, 2015-2017

Percentage: 88

Nag Matriculation Higher Secondary School, Sumaithangi.

SSLC Higher Secondary Education, 2014-2015

Percentage: 96

Skills and Expertise:

- Credit history databases
- Financial audits
- Credit risk assessments
- Repayment rate documentation
- Credit analysis
- Have hands-on experience in MS Excel, MS PowerPoint, and MS Word
- Financial statement review
- Information verification Excellent verbal and written communication skills
- Willingness to learn New Methods and Technologies
- Conflict Management and Problem-solving

Award:

Ford excellence award

Tools and Application:

- MDRO
- WinSCP
- Bless
- Fobvac
- Vista

Declaration:

I do hereby declare that the information furnished above is true and correct to the best of my knowledge and belief.

Contact details:

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