

# PRANAY KIRDANTI

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## CAREER OBJECTIVE

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To work in an organization that is able to provide structured and comprehensive career growth where I can contribute up to the best of my potential in every aspect and gain great knowledge in the domain.

## WHO I AM?

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I am an ambitious and hardworking finance post graduate who holds proven analytical, interpersonal and aptitude along with firm underpinning in finance, customer service and banking

## WHAT I AM?

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- Good knowledge in finance, administration and technological approach for the analysis and implementation of projects.
- Ability to handle pressure and maintain a good consistency at work.
- Proficiency of working with MS Office tools.
- Believer of teamwork and confident of handling the task individually as well.
- Efficient time management skills.
- Hardworking, dedicated and sincere towards profession.
- Ability to handle underwriting and banking related services.
- A quick learner, ability to grasp and pitch into new assignments quickly.
- A very good observer and able to draft conclusions by doing a little research work.

## PROFESSIONAL EXPERIENCE

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### India bulls Consumer Finance Limited (July 2018 to October 2019)

Designation : Credit Manager  
Department : Personal Loans

**Profile:** Worked as a credit manager in personal loans department.

As a credit manager, I am responsible to underwrite the personal loan applications and give a best decision on it without deviating any of the company provided policies.

1. To reach out to the Loan applicants, take the confirmation of all the details provided in the application. Also let them know if any further documents needed and explain them why we need it.
2. Ensuring about the confidentiality of the information provided by the applicant.
3. To review the **CIBIL** report of the applicant and confirm if the credit history meets the parameters to service the loan.
4. To check and confirm the employment details with the help of pay-slips, offer letters and relieving letters.

5. Fit the application into the company policy and give the best decision on it whether to service the loan to the applicant or not.
6. If the application is good to go then check the loan eligibility and get an approval to it as per the authority level.

**Key Roles & Responsibilities:**

- Responsible to receive the volumes from the business team and allocate them accordingly.
- Responsible to process an application and give a decision on it within the TAT period.
- Monitoring mail box and respond immediately for any sort of information if requested.
- Responsible to generate business to the company.
- Responsible to observe the genuinity in the documents and identify inappropriate documents.
- Responsible to communicate and support the other teams in case of default of any loan serviced.
- Responsible to maintain quality in underwriting the loan applications.
- Responsible for Day End Reporting with respect to volumes, status of the applications, follow ups of applications and reminders.

**PROJECT EXPERIENCE**

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**Project #1: Summer Internship Project - MBA - July & August 2017 - 2 months**

**Title: A Comprehensive Study on Investment Banking with special reference to Equity Funding at Global Mergers**

**Description:**

- The main objective of the study is to learn the basics of the investment banking. Learning the funding process and the criteria looked for investments.
- **My learnings:** practiced cold calling, attended joint calls, reviewed pitch-books of the client companies and presented to the funder companies.
- Finalized a deal for the company and served off with an appreciation.

**Project #2: Empirical Project - MBA Final year**

**Title: Impact of crude oil prices on Indian economy**

**Description:**

- The main objective of the study is to find out the relation between crude oil prices and related sector indices performance in the stock market.
- **My Learnings:** Changes in crude oil prices are directly proportionate to the related sector indices stock market performance.

**Project #3: ITC Special Promotions Campaign During MBA**

**Title: Store Promotions act on YIPPEE MOOD MASALA & MOM'S MAGIC Biscuits**

**Description:**

- Promoting sales of MOM's Magic biscuits and YIPPEE Mood masala in the assigned stores.
- Recorded highest number of sales and awarded by ITC PVT LIMITED.

- **My Learnings:** The difficulty in store promotions and also bringing awareness for the products which are not even advertised.

#### **Project #4: Short term Project during UG Course**

**Title: A Study on Portfolio Management in Sharekhan Finance Limited.**

**Description:**

- The main objective of the project is to learn the basics in portfolio management.
- **My learnings:** understood portfolio selection, evaluated portfolio risk and returns using standard deviation and covariance.

#### **EDUCATION**

Course	Institute	Board/University	Year of Passing
<b>MBA</b> Finance & Marketing	M.S. Ramaiah Academy of Management	University of Mysore	2018
<b>BBM</b> Finance	AIMS Institutes, Banglore.	Bangalore University	2016
<b>10+2(Intermediate)</b>	N.R.I. Academy, Tirupati, AP.	Board of Intermediate, AP.	2013
<b>10(SSC)</b>	Infant Jesus High School, Rajampet, AP.	Board of Secondary Education, AP.	2011

#### **Honours and Accolades**

- Awarded with the Title “**EAGLE EYE**” for the identification of fraud documents by the Business head.
- Appreciated by the Zonal head for underwriting the loans within TAT period.
- Received appreciation from the business head for processing the loans adhering to all the policies without any deviations identified in the external audit.
- Appreciated for the best presentation skills in my work by the Zonal head.

#### **SKILLS SET**

- Leadership skills with initiation ability and volunteering.
- Very good communication skills.
- Creative ability to think out of the box.
- Team Building.

## Extra-Curricular Activities

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- Worked as Co-Ordinator for **MAHOTSAV - 2K15** in AIMS Institute.
- Attended **Stock Market Workshop** by KAARVY'S GROUP.
- Worked as a **student coordinator** for **finance club** at MSRAM.
- Coordinated panel discussion on **union budget 2017-18** at MSRAM.
- Attended **COIR Board National Entrepreneurship Day** celebration program.

## MY INTERESTS

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- Travelling, Cooking, playing Cricket & Volley Ball, Learning languages, Listening to music

## PERSONAL DETAILS

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<b>Full Name</b>	Kirdanti Sreenivasa Pranay Kumar
<b>Father's Name</b>	K Suresh Kumar (Late)
<b>Mother's Name</b>	K Padmavathi (Late)
<b>Languages Known</b>	English, Telugu, Hindi, Kannada, Tamil
<b>Address</b>	Flat no 103, plot no 1&2, Madeenaguda(v), Hyderabad, Telangana. 500049.
<b>Identity Credentials</b>	Aadhar card, Pan card, Vote card, Driving license, Passport.

I hereby declare that all the above given details are true at the best of my knowledge.

Name: Pranay Kirdanti

Date:

Signature