

CURRICULUM VITAE

Tejashree.G

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Career Objective

A Challenging career in a Organization that lend me a supportive and Co-operative learning environment with ample chances to contribute and diversify my knowledge and skill and offer me a good potential for future growth.

Summary of Skills & Experience - Personal

- ❖ Worked with India's leading Micro finance institution, this stands out as a pioneering success story in Micro Finance Industry.
- ❖ Highly motivated and confident personality .
- ❖ Result Oriented & hard work.
- ❖ Performance driver and excellent team player.
- ❖ Experience both in Front end and Back end.
- ❖ Analytical ability & clarity in Approach.
- ❖ Patience and Punctuality

Summary of Skills & Experience - Professional

- ❖ Credit & Compliance review of files.
- ❖ LAP (Housing) – Mortgage Loan.
- ❖ Credit Appraisal and Assessment.
- ❖ PD Authorization.
- ❖ Verifying of LSR and Technical reports.
- ❖ Credit Investigation.
- ❖ Handling Interstate Experience.
- ❖ Auditing Ticket size 5 Lakhs.

Summary of Academics

- ❖ Bachelor of Commerce (B.com) - Maharani Arts, Commerce & Management collage for women, Bangalore – 2012.
- ❖ Pre University Course (PUC) - PVP Collage, Bangalore – 2009.
- ❖ SSLC - Basaveshwara Girls High School, Bangalore – 2007.

Computer Skills

- ❖ Experience in Excel
- ❖ Tally

Experience Summary

4. Wheels EMI Pvt Ltd

(Used Two-Wheeler, New Two-wheeler, Loan Against Two-Wheeler)

Designation : Executive – Credit & Operation
Department : Credit & Operation
Duration : 22nd May 2017 to present

My Role :-

- ❖ Monitoring & managing entire branch credit process (credit application process right from login to disbursement).
- ❖ Telephone Personal Discussion with Customers.
- ❖ Co-ordinate with FI and Risk Containment unit, agency for processing the files.
- ❖ Responsible for TAT of delivering sanction letter and disbursement.
- ❖ Managing post disbursement documents with tracking on PDD.
- ❖ Identify and assess credit and other risk areas.
- ❖ Payment approval and Payment Tracking on daily basis.
- ❖ Walk in Customer request resolution & Inbound Call Customer service.
- ❖ Mandate Curing - DMA drive.
- ❖ Coordinating with team members and dealers.
- ❖ Branch Recon Management.
- ❖ RTO Management.
- ❖ Repo management.

Responsibilities :-

- ❖ Objection handling, negotiation.
- ❖ Track customer receivables and market outstanding.
- ❖ Maintaining post disbursement documents and updating in system.
- ❖ Drive given targets.
- ❖ Maintain good portfolio through monitoring collection team.
- ❖ To optimize company sales and reduce bad debt losses by maintaining the credit policy.
- ❖ Coordinate with team members to ensure customer received response on time.
- ❖ Assessing the creditworthiness of potential customers.
- ❖ Visit to Non-Starters for understand the delinquency.
- ❖ Maintaining a very low delinquency portfolio compared to other locations.
- ❖ Resolved customer issues and delinquent cases, devising collection recovery. Strategies.
- ❖ To Maintain Good Relationship with Dealer and Customer.

3. Mahindra Rural Housing Finance LTD.

Designation : Credit Audit – Executive
Department : Credit - Audit (Regional Office)
Duration : 16th March 2015 to 19th May 2017

My Role & Responsibilities :-

- ❖ Overall Credit & Compliance review of disbursed files
- ❖ Cross verification by telephonic-ally
- ❖ To evaluate and assess the credit process for the purpose of providing objective & independent

- assurance on its adequacy in risk management, internal control
- ❖ Cross verify all cases which are pending for cheque release
- ❖ ascertain the reasons for cheques being cancelled if any during the month.
- ❖ Verifying Legal and Technical approvals/reports
- ❖ Simple /Register Mortgage Authorization
- ❖ Follow up compliance / rectification done by branches in the case serious Audit findings
- ❖ Cross check the pending compliances noted by the external auditors
- ❖ Monthly visiting the Branches all over the Karnataka for verifications
- ❖ To analyze NPA list of Karnataka and conduct Audit of those files
- ❖ Preparing Audit report on weekly/monthly basis and sending to same to HO credit team

2. Ujjivan Financial Services Pvt Ltd (June'12 to March'15)

Designation : Credit Analyst – Individual Loans
 Department : IL - Credit (Head Office)
 Duration : 28th May 2014 to 14th March 2015

My Role :-

- ❖ Credit Process
- ❖ Credit Risk Approval
- ❖ Understanding of policies
- ❖ Credit Policies Training
- ❖ CIBIL & High mark check
- ❖ Credit Assessment and Appraisal
- ❖ Sanction Authority for the ticket size greater than 100K
- ❖ Closely work with the Origination team/ product partners
- ❖ Understand client requirements, interact with client
- ❖ Develop industry / product expertise
- ❖ Play an active role in the implementation of policy/regulatory changes.
- ❖ Constantly review and update the processes in the light of changing regulatory requirements / policies

1. Ujjivan Financial Services Pvt Ltd

Designation : Loan Office – Individual Loans
 Department : IL - Distribution
 Duration : 26th June 2012 to 27th May 2014

My Role :-

I. Customer sourcing and Business development

- Marketing and promotion
- Data gathering from the business and household
- Verifying references of clients

II. Credit Aspects

- Business Assessment and Preparation of Loan Proposals
- Financial analysis of applications
- Presenting loan proposal to credit committee
- Documents Verification
- Guide customers on the documents required to avail the loans
- Verify all the documents

III. Collection & Delinquency Management

- Monitoring arrears and ensuring good portfolio quality
- Handle customer complaints and take appropriate action to resolve problems

IV. Loan Utilization Check

Personal Details

Father Name	:	Govindaraju
Date Of Birth	:	23 rd June 1991
Age	:	28
Nationali	:	Indian
Marital Status	:	Single
Languages Known	:	Kannada, English, Hindi,
Hobbies	:	Reading Books, Playing Chess & Listening music

Declaration

Hereby declare that the above details furnished by me are true and correct to the best of my knowledge and belief.

DATE :

SIGNATURE

(TEJASHREE.G)