

Thiyagarajan Ganesan.

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Seeking managerial level assignments in credit analysis/ operations management with a leading organization of repute in operations.

PROFILE SUMMARY:

- A competent professional with 3.5 years of experience in:
 - *Credit analysis and underwriting
 - *Banking operations
 - *Ratio and cash flow analysis
 - *Team handling.
 - *Cash transactions processing
 - *Accounts payable
- Skilled in preparing technical and financial proposals based on the scope of assignment, project schedule and resource estimation.
- Deft in handling overall functioning of processes & implementing processes within the guidelines.
- Possess excellent interpersonal, communication and organizational skills.

ORGANIZATIONAL EXPERIENCE:

Since Feb'17 with Equitas Small Finance Bank – Credit officer

Roles:

- Accountable for underwriting business and vehicle loan proposals by detailed financial & non-financial analysis of proposal.
- Working in coordination with borrower and sales team ascertaining credit worthiness of the borrower and ensuring compliance with extant bank guidelines & circulars.
- Maintaining 99.9% accuracy in proposals and term sheets. Verifying KYC as per norms.
- Processing all day-to-day cash transactions. Helping in closing month ends.
- Managing credit proposals of vehicle loans and business loans in branches and process them to disbursements.
- Processing the files within TAT and delivering client's requirements on time.
- Disbursing cheques to customers within the time and dispatching files before disbursements.

Highlights:

Efficaciously worked towards improving the TAT and helping in reducing earlier defaulters.

Oct'16 – Feb'17 with Shri Narayani Nidhi Limited – Probationary officer

Roles:

- Opening CASA accounts for customers and verifying their KYCs.
- Visiting customer places on daily basis and attracting new deposits for achieving targets.
- Maintaining nil cash errors.
- Tele-calling cold customers and explaining about the products.

Feb'16 – Sep'16 with Fidelity Investments – Associate specialist

Roles:

- Processing U.S 401(k) pension plans, for clients as well supporting clients for their yearly audit purpose.
- Worked as Operational Associate for Defined contributions (Testing and reporting services) processing team.
- Providing supporting documents (different types of loan and withdrawal transaction documents, documents related with withdrawal of cancelled cheques of Clients' from Deutsche Bank) for Client's audit purposes.
- Quality control for different types of loan and withdrawal transaction documents, withdrawal of cancelled cheques and SSN (Social security number) for Client audit purposes.
- Verifying all the audit related documents before sending them to the client.
- Interacting with onshore partners via e-mail on a daily basis.

MERITS:

- ❖ Initiated improvements in daily processes to ensure efficiency and client satisfaction.
- ❖ Has achieved accuracy in all the process performed so far.

CORE COMPETENCIES:

- ❖ Risk Handling and Problem Solver.
- ❖ Ability to work with people at all the situation.
- ❖ Adapting to new technologies.
- ❖ Self-Learner.

SKILL SETS:

Well versed in MS Excel , MS Word and MS Power Point, SVS and internet applications.

EDUCATION DETAILS:

Degree/Course	College/University	Year of Passing	Percentage (%)
MBA (HR&Fin)	EGS Pillay Engineering College, Nagapattinam	2013-2015	75%
B.com	AVVM Sri Pushpam College (Autonomous), Poondi	2010-2013	60%
H.S.C	Veludaiyar higher secondary school, Tiruvarur	2009-2010	78.5%
S.S.L.C	New Bharath Matriculation School, Tiruvarur	2007-2008	72.8%

PERSONAL DETAILS:

Date of Birth : 10th August, 1992.
 Languages known : English, Tamil
 Comm. Address : 14/5 Madavadiyar street, Tiruvarur – 610001

Sincerely,

(THIYAGARAJAN.K.G)