

RAJESH KUMAR

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FINANCIAL SERVICES ADMINISTRATION & ANALYSIS PROFESSIONAL

Offering around 20 years of experience

PROFILE & STRENGTHS

- ♦ Competent & diligent professional, offering experience across **Sales, Credit Administration, Loan Underwriting, Portfolio Management, Collection/Delinquency Management, Policy Formulation, Financial Analysis, Risk Management, Team Handling, Sales Management, DSA Liaison & Coordination;**
- ♦ Expertise in managing **credit administration** functions of high value portfolios of corporate and individual clients while managing **Relationship management, Credit Appraisals, Risk Analysis, Documentation, Sanction, Post-Sanction Follow-up and Recovery.**
- ♦ Excellent time management skills with proven ability to work accurately and quickly prioritize, coordinate and consolidate tasks; resilient with a high level of personal integrity and energy experience.

Core Competencies

♦ Team Handling ♦ Credit Underwriting ♦ Sales Management ♦ Loan Underwriting ♦ Policy Formation ♦ Portfolio Management ♦

PROFESSIONAL EXPERIENCE

M/s R S Associates

July 2015 – Contd...

Direct Marketing Associate of **Aditya Birla Housing Finance** for Home Loan &

Freelance sourcing for **Bell Finvest India Ltd.** For Business Loan/Mortgage/ LAP / SME / MSME Secured Loan etc.

AU FINANCIERS INDIA LTD.

Jul 2013 – Oct. 2013

Asst Vice President- Credit

- ♦ Consolidation & up-gradation of existing Credit & FCU policies.
- ♦ Educating and Training branches & HO staff periodically for better delivery in Credit & FCU.
- ♦ Kept close watch on portfolio KPIs & Devise Management actions while monitoring regular credit MIS reports thereby facilitating decision making process.
- ♦ Instrumental in credit rating of corporate/retail clients using CIBIL rating tool and internal rating for retail clients and credit analysis using financial analysis techniques and analyzing factors like income growth, quality of management, potential risks of industry and collateral provided by the firm.
- ♦ Identified and implemented strategies for building team effectiveness by promoting a spirit of cooperation between team members; efficiently conducted training and feedback sessions.

Regional Credit Manager

- ◆ Supervised and monitored whole gamut of credit administration functions including credit appraisal, evaluation of proposals for CV /Auto Loan, putting up recommendations, getting sanction, setting up of credit limits, pre-payment/repayment of credit limits as well as post-sanction follow-up and recovery.
- ◆ Responsible for assessment of requirement of the individual and recommending/sanctioning the loan depending on repayment ability of corporate/individual by analyzing past credit records of the borrower , purpose of loan and source of income; proficient in analyzing degree of risk involved in extending credit and lending money.
- ◆ Shouldered responsibility of credit risk assessment of clients, put up proposals and coordination for syndicated deals including follow-up/monitoring of funded and unfunded deals to ensure recovery on maturity; hold credentials of maintaining lowest delinquency in 2012-13.
- ◆ Maintained coordination relation with customers and ensured prompt resolution of their complaints if any; also accountable for verifying financial and credit transactions and making adjustments in accounts as per requirement.
- ◆ Outstanding contribution in formulating & executing effective & economical vendor management system.
- ◆ Successfully registered highest disbursement in first quarter of 2013.
- ◆ Led, trained & monitored the performance of team members of entire state to ensure efficiency in sales operations and meeting of individual & group targets.

HDFC BANK LTD.**Jan 2005 - Sep 2011****Credit Manager**

- ◆ Spearheaded efforts across the whole gamut of credit functions including credit/loan appraisal (Commercial Vehicle Loan / Construction Equipment Loan/ Health Care Equipment Loan / Working Capital Loan, putting up recommendations, getting sanction, setting up of credit limits, pre-payment/repayment of credit limits as well as post-sanction follow-up and recovery.
- ◆ Ensured health of portfolio and appraised creditworthiness of the applicants after analyzing financial statements and credit documents and putting recommendations before higher management; hold credentials of winning Best Employee award & foreign trip in 2009 for maintaining lowest delinquency.
- ◆ Entrusted with the responsibility of handling regional accounts receivable portfolio as per the credit policy to ensure customer compliance with payment terms; successfully brought down vendor cost by 30% through effective vendor management.
- ◆ Projected long term and short term working capital requirements of the customers/firm using Maximum Permissible Bank Finance methods depending on the scale of the unit; handled Pre and post disbursement documentation formalities and disbursing loan after considering legal and technical aspects.
- ◆ Handled corporate credit accounts involving fund based facilities-working capital, term loan, retail loan and non fund based facilities-bank guarantee, packing credit, letter of credit and familiar with all the operations relating thereto.
- ◆ Accountable for monthly reporting to treasury and business as well as constant and pro-active communication with the business regarding specific overdue and credit risk.
- ◆ Responsible for upkeep of PDD (Post Disbursement Document) and delinquency trigger within bank policy.
- ◆ Evaluated credit worthiness of loan proposals; scrutinized documents and other customer credentials; assigned a credit limit based on the outcome of discussion and the documents submitted by the customer; also responsible for monthly collection target of early delinquency portfolio.
- ◆ Actively took part in various ad-hoc projects, reports and credit committee activities.

ASHOK LEYLAND FINANCE LTD.**Dec 2002 - Dec 2004****Area Officer (Sales / Collection)****RAJESH MOTORS PVT LTD.****Dec 1999 - Dec 2002****Sales Manager****SABOO BROTHERS LTD.****Jun 1995 - Dec 1999****Manager - Sales**

ACADEMIC & PROFESSIONAL CREDENTIALS

Master of Business Administration - 1995

New Port University, California, USA

Master of Commerce - 1993

Jodhpur University, Jodhpur

Bachelor of Commerce - 1990

Jodhpur University, Jodhpur

Computer Proficiency

WINDOS-NT, MS Office (Word, Excel, Power Point, Access) NAC. Tally (Accounting)

Working Knowledge of Internet

TRAININGS & CERTIFICATIONS

BSE Certification on Securities Markets - 2009

BSE Certification on Central Depository - 2009

BSE Certification for Derivative Exchange - 2009

BSE (Bombay Stock Exchange)

Currency Derivatives Certification Examination – 2009

NSE (National Stock Exchange)

Association of Mutual Fund (Advisors) Module - 2003.

Association Of Mutual Funds in India

Six Months Computer Course - 1996

APTECH Computer Education, Jodhpur

Sales Oriented Service Training - 2000

Ashok Leyland Ltd.

Analysis of Financial Statement - 2010

HDFC Bank Ltd

Date of Birth: 13th Nov 1970

Passport Details: No.:Z4064252; valid till 27/12/2026

References: Available on request.