

**RAJASHEKAR DADE**

**E-Mail ID:** [rajashekardade@gmail.com](mailto:rajashekardade@gmail.com)

**Contact:** 91+9866055397

**CAREER OBJECTIVE**

A team player with the ability to multi-task, i.e. self-manage across multiple projects, tasks, deadlines and deliverables in an independent environment. Interface with all levels of management, internal departments, and customers regarding accounting and contract issues.

**SCHOLASTICS**

- Bachelor of Degree from MVS GOVT Degree college, mahabubnagar.
- Board of Intermediate from Takshashila Jr College, Mahabubnagar
- Secondary School from Bodhini School, Mahabubnagar

**WORK EXPERIENCE SUMMERY**

- Working as Senior Operations Executive In Poonawalla Fincorp Ltd till date
- Worked as Credit Analyst in Muthoot money pvt ltd from October 2019 to may 2020.
- Worked as sales manager in kartheek Motors - TVS showroom for 1.6 years.
- **Worked as Credit & Operation - Assistant manager in TVS Credit Services Ltd) around 07 Years.**
- Total Experience in Credit Underwriting Two Wheeler loan for 09 Years.

**PROFESSIONAL EXPERIENCE**

**Job Responsibilities:**

- Pre Owned cars files quality checking, files booking and payment process in time.
- Handling Cash counter and cash and timely cash deposition in Banks.

- Credit Underwriting of Hyderabad and Mahabub Nagar Locations files and maintaining Delinquency under control in respective locations.
- Preparation of Credit Appraisal, Financial Analysis to ensure Sanction & E2E TAT is maintained as promised to the Customers.
- Conduct a Tele/Personal Discussion with the App/ Co-App/GTR for understanding of Credit worthiness.
- Take the approval from higher levels for Deviations as per the approved deviation matrix.
- Regular Visits to Dealer/DSAs for increase Business Volume and maintain Delinquency under control.
- Maintenance of PDD mechanism and regular follow up with Sales, Channels and Customers.
- Responsible for MOB 1- 3 Bounce collections and ensure that nil flow cases.
- Regular Interactions with Sales, Ops & Collection Dept for Daily Tracker & Delinquent cases.
- Initiating process improvement and quality reviews to simplify and improve Productivity and resolve Credit issues with Customers.
- Regular customer visits for Non Starters and Delinquency customers in order to reduce the Credit losses.
- Interface with Sales organization to communicate Credit decisions and ensure timely review of new customers.
- Conduct regular Training & Development sessions on Policy & Current Market Conditions within Team for improvement of Quality Portfolio.
- Planning and organizing activities of Credit / Customer set up team to ensure file reviews are completed timely / accurately.
- Ensure that there is no deviation with respect to the Audit.
- TW sales promotions and business development - TVS models
- Regular sales promotions like demos and activities in rural areas and service awareness.
- Publishing Daily and Monthly MIS

#### **SKILL SET**

- Knowledge of Financial concepts and Proposal analysis with respect to Policy and Credit due diligence.
- Good communication and presentation skills.
- Process and knowledge management orientation.
- Ability to work in different teams in deadline driven projects.

## PERSONAL INFORMATION

Date of Birth : 30<sup>th</sup> March 1983

Father's Name : Mr. D.Anjaiah

Languages Known : English, Hindi and Telugu

Marital Status : Married

Mailing Address :1-5-135

Peerla Bavi,

Motorline, old power house

Mahabubnagar - 509001

Place : Hyderabad

(Rajashekar.D)

Date :