

## **CURRICULUM VITAE**

### **Manohara s**

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### **CAREER OBJECTIVE :**

To Secure A Challenging Position To Utilize My Skills And Abilities In The Firm / Organisation That Offer Professional Growth While Being Resourceful, Innovative And Flexible.

### **EDUCATIONAL QUALIFICATIONS :**

<b>Examination</b>	<b>University</b>	<b>Batch</b>
Master of Commerce	Bangalore University	2017-2019
Bachelor of Commerce (Specialization with Accounts)	Bangalore University	2014-2017
PUC (Commerce)	Karnataka State Pre-University Board	2014
10 <sup>th</sup> /SSLC	Karnataka State Secondary Education Examination Board	2012

## **WORK EXPERIENCE:**

### **1. MUTHOOT FINANCE LIMITED:**

#### **Pobationary Officer - October 2020 – January 2022**

Gold loan business, Gold appraisal, Revenue generation.

- Canvassing and sourcing of new customer to increase.
- Interest collection, cross selling products.
- Cash handling in branch.
- Maintain good relationship with customer and follow-up.
- Maintenance of important registers and daily reports.
- Co-ordination with various banks & preparation of BRS.
- Responsible for tele-calling customers for following up on interest collection regularly.
- Responsible for completion of all accounts related works in the branch.
- Responsible for processing / documentations of loans & other financial services.
- Preparing the know your customer (KYC) as per comapany norms.
- Responsible for accepting & appraising gold jewelries as per company norms.
- Generate business and leads for new loans from new customers.
- Target achievement of the branch and customer services.
- Maintaining punctuality, discipline and high level of morality in tune with the ethics & values of muthoot group.

### **2. ORO CORP TECHNOLOGIES PVT LTD:**

#### **Appraisal partner (Loan Manager): January 2022 – May 2023.**

- Visit customer location, convince and convert leads assigned by the company.
- Fulfillment of customer's gold loan requirements.
- Gold appraisal, Right carat valuation and proper stone deduction etc.
- Verify the customer KYC as per the standard process.
- Accurately using touch stone, acid and salt water.
- Build long term relationship with customers for future business.
- Securely handover the loan documents at storage location.
- Good communication and convincing skills.
- Loan disbursement and amount disbursement to customers account.

### **3. GOODWILL MANAGEMENT SERVICES:** **(MARUTI SUZUKI INDIA LIMITED)**

#### **Administrative Executive: August 2023 - April 2024.**

- Working for **Maruti Suzuki India Limited** in Bidadi.
- Coordinate office activities and operations to company policies.
- Managing contract employees and grievance handling, monitoring and maintaining stationery and office supplies.
- Payment process, creating the Purchase order (PO), Receipt, and Payment advice in Maruti ERP.
- Checking the payment status and vendor management.
- Manage the pantry, Housekeeping and office assistant.
- Arrange travel and accommodations.
- Handle incoming calls, Emails, and correspondence.
- Maintain accurate and up-to-date records files, and database.
- Support the planning and execution of company events, including team-building activities and celebrations.
- Manage office supplies, equipment, and felicities, coordinating maintenance and repairs as needed.
- Oversee day-to-day office operations.

#### **4. KLM Axiva Finvest LTD : April 2024 – Till Date**

- Responsible for overall branch operations and profitability.
- Handling the gold loan Business operations including assessment of jewelry, processing of loans, tracking of loan repayment, follow up, prompt collection of EMIs, collection of arrears in gold loan account etc.
- Achieving disbursement and collection targets assigned for gold loan.
- Conduct marketing activities in the local market for generating NTB gold loan customer.
- Operational management, Customer service, Staff management, Business development, Compliance and Risk management, Financial management and Reporting.

#### **ADDITIONAL COURSE :**

- Basic In Computers.
- MS Word, MS Excel
- Tally ERP9

#### **PERSONAL SKILLS :**

- Good communication skills.
- Quick Learner and Team player
- Flexibility and adaptability.

**Languages Known:**

Kannada, English and Hindi.

**PERSONAL PROFILE :**

Father's Name : Shivaraju  
Mother's Name : Pushpa  
Date of Birth : 15/04/1997  
Gender : Male  
Marital status : Married  
Religion : Hindu  
Nationality : Indian  
Extra Curricular Activities : Reading news paper, Listening to songs,  
& Using social medias.

**DECLARATION :**

I hereby declare that the information furnished above is true to best of my knowledge, looking forward to enterprise with you.

**Date :**

**Signature**

**Place : Bangalore**

**( Manohara S )**