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9540148552

**RUCHI RAJPUT**

## Career Objective

“To obtain a significant and challenging position as a financial analyst wherein i will learn and excel in finance operation processes. A job that provides me a scope for growth in the finance vertical”

## Educational Qualification

* Master in Business Administration in (Finance) from IITM (Delhi).
* Bachelor of Science in Gen. from Rohilkhand University.
* Higher Secondary Education from C.B.S.E (Delhi).
* Secondary School Education from C.B.S.E (Delhi).

## Professional Experience

Total Work Experience in Credit and Risk is 3.6 years

**Jana Small finance Bank Ltd** (2nd sept-2018 to till date- 22 month)

**Working as a Credit Underwriter (Credit Executive)**

## Responsibilities and nature of job

* Providing mortgage loan **(LAP) &Unsecured business loan to the SME &**

**MSME upto 10 Cr.**

* **Analyze credit data and financial statements** to determine the degree of risk

Involved in extending credit or lending money to clients through all the primary

And secondary researches.

* **Due diligence of the borrower** with respect to statutory compliances.
* Understanding business model, critical analysis of business and financial risks,

Financial ratio analysis, credit meetings to evaluate customers& financial status.

* Comprehensive off balance sheet analysis of the borrower with respect to banking,

**GST returns, debtors/ creditor’s analysis, creditworthiness, back ground check,**

**CIBIL, ROC, FCU Verification . CERSAI Search** and various other compliances

etc.

* Checking the customer credentials and collect all information by using different online verification i.e**. MCA, Indian kanoon, social media platform**.
* Compare liquidity, profitability and credit histories of establishments being

Evaluated with those of similar establishments in the same industries and

Geographic locations.

* Complete loan applications, including credit analyses, summaries of loan requests,

Risk involved, and risk mitigates, scrutinizing relevant documents before

Sanctioning / disbursing loans, ensuring compliance with credit policies.

* **Conducting PD and recommending the proposal to the Credit committees for**

**Approval.**

* **Analysis Legal and technical report of mortgage cases**
* Individually handling Faridabad sec-16 branch since last 22 month.

## Previous Work Experience:-

Unified home tree Pvt ltd (Feb-17-Aug-18)

Working as Credit Officer

## Responsibilities and nature of job

* Checking the credit eligibility by using different financial ratios.
* Reducing the Tat for responding customer credit applications.
* Tracking all credit history of customer visit us to loan facility.
* Keeping the quality maintenance on priority while working on any credit applications.
* Primary data collection and verifying it threw- online search about the credential of customer and company.
* De- dupe check of customer and his stability in market by various sources.-

Prior joining Unified Home Tree Pvt ltd. Have worked with –Policy Bazaar- web aggregator. As a management Trainee on the role of –Financial advisor for different term plans.

## Responsibilities and nature of job

Used to guide the customer for different term plan and provide complete knowledge of benefits of training Term plan.

## Project Undertaken(summer Internship)

**Organization: SPA Capital LTD(June & July 2015)**

**Project Topic: COMPARATIVE STUDY OF PHYSICAL FILLING AND E- FILING OF ITR**.

**­­­­­­­­­Activities:**

* **Understanding about the current issues related to ITR*.***
* Filing of ITR for different group of organisations.
* Providing all the related information about the filling of ITR to the clients and solving all the query personally..
* Get a great exposure of how to deal with the clients in cooperate world..
* Assist to the coordinator in resolve the issues related to the clients ITR filling.
* Make easier to our client in filling of ITR by providing them a way of E-Filling.
* Deal with the cases of NRI and make them easy to file ITR.

## Technical Experience

Microsoft Word, Excel, Access, PowerPoint, Outlook Express, Microsoft Windows XP and Microsoft Office XP Professional, v look, h losok. SFDC,CBS, LOS , etc.

## Professional skill

* Good analytical skills
* Team player with leadership skills
* Friendly and adaptable to any situation
* Detail-oriented, efficient and organized professional with extensive experience in accounting systems.
* Possess strong analytical and problem solving skills, with the ability to make well thought out decisions.
* Excellent written and verbal communication skills.
* Punctual about work, time and job responsibility.

## Extracurricular Activities

* Participated in NSTSE COMPETITION
* Participated in NATONAL SEMINAR on “SUSTAINABLE BUSINESS PRACTICES IN GLOBAL BUSINESS ENVIRONMENT:ISSUES CHALLENGES AND PROSPECTS”
* **Achieve best credit underwriter award for Quarter- 4 (2018) , Quarter 1&2 (2019 )**
* **Certified by the star performer of the year in AY-2019-20.**
* **Acquire certificate of Financial Risk analytics in May-2020.**

## Personal Information

* Father’s Name : Mr Udai Veer Singh
* Date of Birth : 4-Aug-1992
* Mobile : 9540148552
* Gender : Female
* Marital Status : Single
* Languages Known : English, Hindi.