**RESUME**

**Permanent Address**

**RAJU.M.K**

NO.85.Matthur,Alaghatta Post

Hosadurga Taluk,Chitradurga Dist,.

Karnataka -577597

Email ID **: rajumk84@gmail.com** Mobile No **: +91 – 91646 66061**

**OBJECTIVE:**

Aim to work in a professional environment to make effective contribution of my skills and my knowledge to achieve organizational goals.

**EXPERIENCE DETAILS:**

* + Working as a Purchase & Admin in M/S **GET Water Solutions Pvt Ltd ,** Bangalore From **2007 To 2009**
  + Working as a Erection & commissioning Engineer in M/S **GET Water Solutions**
  + **Pvt Ltd ,** Bangalore From **2009 To 2010**
  + Working as a **Branch Head** in M/S **Manappuram Finance Ltd Dec-2010** To **July 2016** in TURUVEKERE,Tumkur Dist
  + Working as a **Branch Manager** in M/S **India Infoline Finance Ltd July 2016 to Aug 2017** in Turuvekere,Tumkur Dist.
  + Working as a **Branch Operation Manager** in M/S **Aadhar Housing Finance Ltd Nov 2017 To Till Today** in Shimoga

**Skills Responsibilities:**

* To ensure that To checks the quality/parity of gold is always correctly appraised the GL1 & GL2 staffs while appraising the gold.
* Travelex the money transfers for the customers
* To received the deposit from the customers
* Underwriting Process and credit Collections For Home Loan and Mortgage.
* Risk Analysis,CIBIL check and Documentation Credit Analysis.
* Loans Sanctioned files Documentation & Disbursement.
* Evaluates loan applications and documentation by confirming credit worthiness.
* Approves loans by issuing checks or forwarding applications to loan committee.

* Recovery in Monthly basis interest collection.
* Improves loan applications and documentation by informing applicant of additional requirements.
* Maintain branch legal work like Labour Office registration, Legal documents.

* Communicate with management team to coordinate system and control activities related to loan documentation and monitoring.
* Digital transaction ( RTGS, NEFT, DMTS, IMPS, ECS )

* To analyze the statement of account on daily basis.
* To analyze the overdue collection payment on daily basis & overdue collection monthly basis.
* Collected and maintained information on requirements, organization, financial, and preferences of prospective customers.
* Rejects loans by explaining deficiencies to applicants.
* Completes loan contracts by explaining provisions to applicant; obtaining signatures and notarizations; collecting fees.
* Legal & Technical Documents Verification.
* Maintains customer confidence by keeping loan information confidential.
* Enquiring and updating CERSAI.
* Customer complaints and suggestion analysis.
* Local Cheques Depositions on Monthly basis.
* Managing Petty cash and Daily cash collection.
* EMI & PEMI Collection Follow up.
* Analysis the customer KYC.
* Branch maintains and handle entire operation work related to branch.
* Managing Petty cash and Daily cash collection.

**ACADEMIC PROFILE:**

* **SSLC at Sri Gavi Ranganatha Swamy High School at Alaghatta, Hosadurga, Karnataka,**
* **BA at Government First Grade Collage at Kuvempu University, Hosadurga, Karnataka,**
* **B Ed at Bangalore University at BGS Collage Kengeri, Bangalore, Karnataka.**

**PERSONNEL PROFILE :**

Father's Name : KARIYAPPA .M.B

Date of Birth : 10-04-1984

Sex : Male

Marital Status : Married

Nationality : Indian

Languages known : Kannada, English & Tamil.

I do hereby confirm that the information given above is true to the best of my knowledge.

**Place: HOSADURGA**

**Date:**

**Your’s Faithfully**

**RAJU.M.K**