

**CAREER OBJECTIVE:**

Looking for long term association with a people oriented Organization where individual talents, skills, honesty and hard work are acknowledged and conducive work environment prevails along which enables a healthy work-life balance.

**Present Employment**

**Company** : HDB Financial Services Ltd.

**Designation** : Area Credit Manager – Hyderabad, Telangana

**Period** : Dec 2012 till date (Joined as a Credit Relationship Manager in Dec-2012)

**Products** : Personal Loans, Business Loans, Mortgages and Car Loans

**Responsibilities:** -

- Appraisal and underwriting of Mortgage Loans, Business Loans, Personal Loans and Used/New Car Loans
- Managing the underwriting function in 10 branches across Hyderabad Location(From Mar'20) and Earlier handled by Rest of Telangana Branches(6 branches spanning 5 districts - July'17 to Feb'20).
- Training of credit resources & frontend sales team on monthly Policy Refreshment programs including of latest addendum release from Policy team.
- Understand various lines of businesses, their operating environment, management, respective financial statements, assess profitability for granting secured/unsecured exposure
- Perform a relevant market checks on the business position of the applicant
- Portfolio management including early warning triggers, putting in selective filters and adapting underwriting practices based on those for a healthier portfolio.
- Empanelling service providers and activity management.
- Coordinating with the legal and technical agencies for opinions/reports on immovable properties
- Manage Branch credit processes, operational diligence and adherence to policy parameters and implementing audit recommendations
- Monitoring the collections team for recovery of default accounts and interact frequently to understand changes at the ground-level.
- Ensure compliance to the standards of credit norms set by the policy

### Previous Experience:

**Company** : FULLERTON INDIA CREDIT COMPANY LIMITED.  
**Designation** : Credit Manager – Rajahmundry  
**Period** : Oct 2010 to Dec 2012  
**Product** : Personal Loans, Business Loans, Mortgages and Two-wheeler Loans

### Responsibilities

- ✦ Lead a team of 16 employees
- ✦ Initial screening of loan application form and analyzing the credit worthiness of the customer/businesses
- ✦ Interacting with customers in the course of **Personal Discussion** and their credit evaluation
- ✦ **Credit approvals** and ensuring files disbursements
- ✦ Coordinating with verification agency for timely verification reports and also cross verification of files through personal interaction with customer
- ✦ Co-ordinate with Sales and Operations departments
- ✦ Coordinate with collections team in an effective manner to reduce delinquency on a monthly basis and take timely and appropriate action
- ✦ Preparing MIS Reports for regular review
- ✦ Interaction with OPS Team to book the all cases

### Previous Experience:

**Company** : ICICI Bank Ltd (Samrat Solutions & Uttam Associates)  
**Designation** : Senior Process Associate  
**Period** : 1<sup>st</sup> Feb'07 to 30<sup>th</sup> Sep 2010  
**Product** : Personal Loans

### Responsibilities

- ✦ Initial screening of Personal loan application form and analyzing the credit worthiness of the customer.
- ✦ **Credit approvals** and ensuring files disbursements and timely payment to the Customers
- ✦ Co-coordinating with verification agency for timely verification reports and also cross verification of files through personal interaction with customer.
- ✦ Co-ordination with Sales and Operations departments.
- ✦ Coordinating with collection team and ensuring delinquency under control
- ✦ MIS management and regular review with other departmental heads to facilitate better decision making process
- ✦ Maintaining processing speed for timely decisioning of files/proposals

Company : **Shriram Chits Pvt Ltd**  
Designation : **Office Assistant (EDP)**  
Period : Aug 2005 to Nov 2006

**Responsibilities**

- ⤴ Reporting to Zonal Systems Manager-Chit Business
- ⤴ Maintenance Monthly Reports
- ⤴ Dealing Cash and Bank Transactions
- ⤴ Preparation of Bank Reconciliation Statement

**Qualification**

Academic : Bachelors Degree in Commerce  
Technical : Type-writing – Lower Grade speed

**Software Skills**

Well versed with all MS Office applications

**PERSONAL PROFILE**

Date Of Birth : 17-11-1984  
Father's Name : Suryanarayana  
Marital Status : Married  
Present Address : H No 8-3-231/B/346,  
2<sup>nd</sup> Floor, Sri Krishna Nagar,  
Yousufguda,  
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SRINIVAS NAIDU