|  |  |
| --- | --- |
| **SAJESH**  **37 copy 2**  **Email**  [Sajesh.377006@2freemail.com](mailto:Sajesh.377006@2freemail.com)  **Phone Number**  Mobile :C/o 971504973598  **Personal Data**  Date of Birth : 25.03.1993  Sex : Male  Nationality : Indian  Mother Tongue : Malayalam  Languages Known : English, Tamil, Malayalam  Marital Status : Single | Career Objective  To obtain a challenging position in a reputed firm which would help me sharpen my skills and contribute to the overall success of the concern.  Education   * Master of Business Administration from East Point College of Higher Education, Bangalore 65% * BBM from Morazha co-op arts & science college, Kannur 57.5% * Higher Secondary from IMNSG Higher Secondary School, Mayyil, Kerala 72%   SSLC from IMNSG Higher Secondary School,Mayyil Kerala 79%  Specialization   * Finance * Marketing   Strength   * Love to take responsibilities. * knowledge in computer operation and internet * Quick spin up on changing environment.   Experience  Worked as a Finance Coordinator in Bussan Auto Finance India Pvt limited, a Joint Venture of Mitsui & Co., Ltd and Yamaha Co., Ltd  **Company Name: Bussan Auto Finance India Pvt Ltd**  Duration: 01 Sep 2015 to 31 Oct 2017  Responsibilities:   * Offering vehicle finance to customers and providing them with a thorough explanation of policies and procedures * Provided clients with a variety of financial options using a menu sales system * Collecting all required details about the customer * Analyzing customer details for processing the vehicle loans * Processing financing and leasing deals accurately * Maintained high customer satisfaction |

* Qualify & approve applications for auto finance, closed sales contracts, cross sell products.
* Managed & assisted in special finance deals with sub-prime customers & secured approvals in a timely manner
* Creating and maintaining a good relationship with the sales team
* Review credit applications and conditions for loan approvals
* Oversee entire mortgage process including application, origination, underwriting and closing.
* Interview prospective loan applicants to determine up front eligibility and screen for approval.
* Ensure loan applicant provides required information and supporting documentation.
* Review loan applications and documents for accuracy and completeness.
* Verify bank statements, income documents, residential proof, and other details before processing loan applications
* Check forms and applications for complete and authentic information
* Calculate rates of interest and inform borrowers about the monthly installments
* Answer incoming calls and emails of applicants and update them about their loan applications
* Contact applicants and ask them for additional papers necessary for loan processing and accordingly inform them about acceptance and cancellation
* Maintained and followed guidelines and regulations as set by the firm and government
* Maintained detailed records of customers with loan information in the computer systems
* Coordinated and followed up with customers in fulfilling eligibility criteria
* Provided prompt and efficient services to customers and maintained relationships
* Prepared loan files and submitted to the senior management for evaluation and approval

Summary of skills

* Experience in processing loan application and verifying bank statements of clients
* Expert in computerized accounting(Tally ERP)
* Expert in MS Word, MS Excel, PowerPoint, and MS Outlook
* Strong human relations, communication, and business writing skills
* Excellent time management and organizational skills
* Self-motivated, enthusiastic, and hard-working person
* Outstanding customer service and interpersonal skill
* Comprehensive knowledge of bank's loan policies and procedures for corporate and individuals

Major Project-Under post graduation

* A Study On Effectiveness of Distribution Channel With Reference To Sulfex Mattress Company, Kannur
* An Organizational Study at Agreenco Fiber Foam Private Ltd.

**Reference**

Reference will be provided on request

**Declaration**

I do hereby declare that the particular given above are true to the best of my knowledge and believes

Place:

Date : SAJESH