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|  **SAJESH** **37 copy 2****Email** Sajesh.377006@2freemail.com **Phone Number**Mobile :C/o 971504973598**Personal Data**Date of Birth : 25.03.1993Sex : MaleNationality : IndianMother 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.

ExperienceWorked 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 2017Responsibilities:* 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
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* 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