PHOTO

Manoj

Operations Manager | Finance

Reference No: MILDCV-360210

Scan to view online

Email:
j.manojmechsg@gmail.com

Address: Bhavani, Tamil Nadu, India

PROFILE SUMMARY

Self motivated in banking professional with an 1 year of experience in financial services. My expertise includes loan origination, loan processing, underwriting and closing, as well as my ability to develop and maintain a strong support with customers. I am a highly organized and detail- oriented individual who possesses strong communication and interpersonal skills. I am confident in my ability to drive loan volume, quality, and customer satisfaction.

PROFESSIONAL SKILLS

Operations Management	

WORK EXPERIENCE

Relationship Manager MEL- Micro Enterprises Loan
IDFC FIRST BHARAT PRIVATE LIMITED | Bhavani
Mar 2024 - Oct 2024

- Underwriting loans for customers
- Reviewing loan applications for accuracy and completeness
- Processing loan documents, such as title documents and loan applications
- Analyzing credit reports and evaluating credit applications
- Verifying financial information and ensuring compliance with laws and regulations
- Reviewing loan agreements and ensuring they meet applicable laws and regulations
- Contacting clients to discuss payments and payment plans
- Maintaining records of loan activities and updates
- Handling customer inquiries and complaints
- To calculate DBR calculation
- Move the documents to BCM tray
- Monitored customer accounts to identify any changes in credit risk or collateral value

• Ensured quality standards and customer satisfaction through efficient and effective service

Relationship Manager MSME Profile (Unsecured Loan)
RADIAN FINSERV PRIVATE LIMITED | Erode
Nov 2024 - May 2025

• Underwriting the case based on ABB value (5000 to 40000)

• Based on ABB value loan amount ticket size will be differ (1L to 10L)

• Need to analysis Business stability, Business proof, Business Income based on ITR and GST

• DBR value will be 60% has per my policy

Sales Executive MSME Profile (Unsecured Loan)
GOSREE FINANCE LIMITED | Erode
May 2025 - Apr 2026

- Vintage stability 3 years profile (msme/ gst/ professional tax)
- Underwriting based on DTI and Case flow (past 6month statement)

EDUCATION

BE [Mechanical Engineering]
Excel college of engineering | Erode
2012 - 2016

KNOWN LANGUAGES

LANGUAGE	READ	WRITE	SPEAK	LEVEL
English	Yes	Yes	Yes	Advanced
Tamil	Yes	Yes	Yes	Native

PERSONAL DETAILS

Date of Birth: 07 Apr 1994	**Nationality:** India
Country: India	**Marital Status:** Married
Religion: Hindu	