

CURRICULUM VITAE

Sagar V. Ramoliya

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Career Objective:

To becoming a productive asset of the organization by commitment & hard work.

Work Experience:

- 🚦 Vedant Castech as a Jr. Assistant from Dec. 2024 to till date.
 - Prepare sales, purchase bill.
 - Account book keeping.
 - Supply chain management.
 - Worker attendance and salary management.
 - Plant's other expenses and admin work.
- 🚦 Self employed From Oct. 2018 to Nov. 2024.
- 🚦 Capri Housing Finance Co. Ltd. as a Credit Manager from Oct. 2017 to Sep. 2018.
 - Personal discussion with customer,
 - Checking customer eligibility as per policy norms.
 - Verify external reports and initiate further process.
 - Decision home loan proposal.
 - Collection follow up for bounce EMI.
- 🚦 Aadhar Housing Finance Co. Ltd. as a Credit Manager from Aug. 2016 to Sep. 2017.
 - Personal discussion with customer,
 - Checking customer eligibility as per policy norms.
 - Verify external reports and initiate further process.
 - Decision home loan proposal.
 - Collections follow up for bounce EMI.
- 🚦 Indusind Bank Ltd. as a Credit Process Assistant from April 2014 to July 2016.
 - Log-in & checking file,
 - Prepare CAM & DM.
 - Initiate external reports.
 - Coordinate with operation team & vendors.
 - Processing vendor bills.
- 🚦 ICICI Bank Ltd. as a Credit Process Assistant from Sep. 2013 to March 2014.
 - Log-in & checking file,
 - Prepare CAM & DM.
 - Initiate external reports.
 - Coordinate with operation team & vendors.
 - Processing vendor bills.

- ✚ Sundaram Finance Ltd. as a Sales Officer from Jan. 2013 to Aug. 2013.
 - Sourcing car loan business from dealer.
 - Collect & verify customer documents as per company policy.
 - Visit customer place.
 - Initiate disbursement for payment.
 - Collections follow up for bounce EMI.

- ✚ Shriram Transport Finance Co Branch Team Leader from Nov. 2010 to Dec. 2012.
 - Handling day to day cash management & settlement.
 - Log-in files checking.
 - Log-in file proposal entry in the system.
 - Co-ordinate with operation & disburse file.
 - Insurance follows up.
 - Regular branch operations.

- ✚ HDFC Bank Ltd. (Auto Loan) Credit Process Assistant from Jan. 2010 to Oct. 2010.
 - Handling all sanction activities at dealer point.

- ✚ Reliance Capital Ltd. as a Credit Process Assistant from March. 2008 to Dec. 2008.
 - Handling disbursement activities.
 - Submit PDD documents.
 - Maintain PDD MIS.

- ✚ ICICI Bank Ltd. as a Credit Process Assistant from Nov. 2006 to Feb. 2008.
 - Handling all sanction activities.
 - Co-ordinate with vendors & process vendor payments.

Education:

Degree	Institute	Class	Year of Passing
S.S.C.	G.S.E.B.	2 nd	March-1998
H.S.C.	G.S.E.B.	2 nd	March- 2000
B.com	Saurashtra University	3 rd	April- 2003
M.B.A.	Sikkim Manipal University	1 st	July- 2005

Personal Details:

- Date of birth : 25th August, 1983
- Languages known : Gujarati, Hindi, English