



# Shiva Rastogi

Assistant Branch Manager

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A result-oriented professional, seeking assignment in **Credit, Sales, CRM, Risk-Management, Operations, Accounts, Finance, Business Development** with a growth-oriented organization.

## WORK EXPERIENCE

10 Years

## AGE

30 Years

## PROFESSIONAL SYNOPSIS

A competent professional with experience in overall nearly **10 years** in Credit, Operations Management, Financial Accounting, Team Management, Business Development, CRM, Sales and Collections. Currently associated with **Rivaz Finance Limited** as an Assistant Branch Manager. **I have tremendous experience in Finance.** I am a dedicated, organized and methodical individual. I have good interpersonal skills, am an excellent team worker and am keen and very willing to learn and develop new skills. I am passionate about analyzing information, working with computers and providing detailed reports to management.



## Core Skills

- Quick learner
- Strong communication skills, both in writing and speaking
- Technical knowledge of mathematics, computer programs, and financial procedures, better prepares me to analyze financial information
- Excellent leadership skills
- Focused and punctual
- Active listener who understands the best way to help a customer is to know what he or she is looking for
- Likeable personality that allows me to work well with peers, supervisors and clients



## Career Highlights

- Finance & Banking Expertise
- Strategic Planning
- Business Development
- Client Relationship Management
- Operations Management
- Office Administration
- Interpreting Financial Data
- Analyzing Competition
- Mitigating Financial Risks
- Managing the Company's Financial Systems
- Promotions Development
- Technology Improvement
- Advanced Problem-Solving Abilities
- Cash Flow Management
- Relationship Management
- Team Management & Trainings



## Work Experience

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November 2012 – Current

**Assistant Branch Manager**

Rivaz Finance Limited (NBFC)

Meerut, Uttar Pradesh

I have had the opportunity to work in many different departments (Back Office, Front Office, Collection, Sales & Marketing, Cash Management, Operation, Accounts and Credit) in my career. The details of work done by me in those departments are as follows -

- Oversaw Finance, Accounting, Customer Service, Marketing and Administrative Operations.
- Implementing Strategic Business Plans and New Initiatives based on Client Trends, Competitor Reviews.
- Design Departmental Budgets and oversee Accounting Integration within the organization.
- Determine Accounting and Financial Management Framework in order to monitor and enhance reporting performance.
- Lead teams to identify weaknesses and potential areas of improvements through efficiency studies.
- Responsible for Account Development, assessing Client Needs, and identifying solutions.
- Oversaw operational tasks for clients to continuously improve overall customer satisfaction.
- Captured significant competitive business and presented optimum solutions.
- Identify any fraudulent activity by employees and any cash misappropriation is there or not.
- I oversaw all the work related to banks (ECS Uploading to ECS Clearing, PDC processing to PDC Clearing, Customers and Dealer Payments and Bank Reconciliation).
- Analyze applicants' financial status, credit, and properly evaluation to determine loan feasibility.
- Checking the loan files filled by the office executives is there any mistake or not.
- Provided expert financial advice on personal loans, consumer loans, gold loans, loan against property and both auto and two-wheeler loans.
- Periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers, with the goal of optimizing the mix of company sales and bad debt losses.
- Approve or reject loan requests, based on credibility and potential revenues and losses.
- Follow up with clients to manage debt settlements and loan renewals.
- Regularly visiting the market to know the market trend and communicate with dealers to increase business.
- Evaluating credit reports, earning statements, bank records and tax returns.
- Credit Appraisal of Loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities.
- Under writing cases with desired level of quality and enabling achievement of Branch business target by proper training.
- Use performance history along with liquidity, debt/asset management and profitability ratios to assess creditworthiness in evaluation.
- Interact with Customers & understand the business and regularly monitor delinquencies / infants.
- Understanding of property related knowledge (like legal title and market value of the property).
- Coordinating with sales, operations, legal, technical and customer service.
- Get all the relevant information from the applicant, verify the authenticity of the information, check whether the given information satisfies the norms of the organization's credit policy, and finally do an assessment of the application which includes the applicant and the project. On the basis of his/her assessment, the Officer/Analyst recommends sanction or rejection of the application.
- Manages a group of recovery supervisors and develops collection strategies to minimize "bad debt" portfolio loss.
- Negotiate payment arrangements with customers who have delinquent loans.
- Responsible for initial and ongoing training for all subordinate personnel.
- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Submit applications to credit analysts for verification and recommendation.



## Attainment

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- Got appreciation from the seniors for excellent work.
- I received best employee award for starting **Consumer Loan** in my district (Meerut) in 2014.
- I got appreciation for taking membership of all **Credit Rating Agencies like CIBIL, CRIF High Mark, Equifax and Experian.**



## Education

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### C.A. INTER EXAM

The Institute of Chartered Accountants of India  
Kanpur, Uttar Pradesh

#### Master of Commerce

C.C.S. University  
Meerut, Uttar Pradesh

2017  
Marks 60%  
Division 1<sup>st</sup>

#### Bachelors of Commerce

C.C.S. University  
Meerut, Uttar Pradesh

2013  
Marks 51%  
Division 2<sup>nd</sup>

#### Intermediate

S.D. Inter College,  
Meerut, Uttar Pradesh

2008  
Marks 70%  
Division 1<sup>st</sup>

#### High School

B.A.V. Inter College  
Meerut, Uttar Pradesh

2006  
Marks 61%  
Division 1<sup>st</sup>



## Certifications

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- Certificate course for operating the application software - Tally. ERP 9, MS-Word and MS-Excel.
- Certificate in Information Technology Training Course at Meerut Branch of ICAI Kanpur.



## Computer Proficiency

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- Advance knowledge of MS Word and MS Excel
- Email Communication
- Web and Social Skills
- Application Software: Tally. ERP 9



## Languages

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- Hindi
- English



## Personal Interests

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- Photography
- Travelling
- Playing Cricket



## Personal Details

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Father's Name : Mr. Navneet Kumar  
Birthday : September 06, 1992  
Gender : Male

Marital Status : Married  
Nationality : Indian

## Declaration

I, Shiva Rastogi, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.



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Shiva Rastogi

Meerut, Uttar Pradesh  
September, 2022