

# Diviya J

## Contact

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## Professional Summary

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Experienced Credit Manager in the Home Loan department. Extensive credit-related experience ranging from structuring complex transactions to underwriting policies. Dedicated to providing high-quality customer service and communicating with customers in a way they can understand.

## Work History

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### ICICI Bank Ltd

#### Credit Manager (Home Loans)

04/2017-10/2019

- Credit Appraisal of Loan applications of Salaried class – PAN India basis.
- Entire lending process, including the initial application, review and approve or denial of the request.
- Underwriting cases with desired level of quality.
- Checking credit request - Income, employment history, Debt-to-Income ratio and information contained in an applicant's personal credit history report.
- Interact with customers and understand the business and regularly monitor delinquencies.
- Verifying repayment progress and leading collection initiatives for delinquent accounts.

### Salem Mohiyaddin Bin Saif and Bros Group, Oman

#### Finance Intern

04/2016-06/2016

- Analyzed the financial statements of the company to understand their working capital management and liquidity position.
- To study and analyze working capital management at Salem group of companies. Which includes: Inventory, Cash, Receivables and Payables management.
- To know the liquidity position of the company analyzed various working capital ratios using financial information for the two accounting years i.e. 2014 & 2015.
- Analyzed companies operating cycle, and identified the effect of seasonality on monthly cash flows.

## Education

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**Vignana Jyothi Institute of Management, Hyderabad** **2017**  
**PGDM, Finance & Business Analytics**

Completed PGDM with a CGPA of 7.03

Completed the below courses while pursuing the PGDM:

- Micro Analysis of Financial Statements in 2016.
- International Business Simulation in 2015 - IBizSim International Business Simulation

**Osmania University College for Women, Hyderabad** **2015**  
**Bachelor of Commerce**

Completed B.Com General with an aggregate of 75%

**Sri Chandra Junior College, Hyderabad** **2012**  
**12th Intermediate Board (MEC)**

Completed 12th Intermediate Board with an aggregate of 68%

**St Marks Boys Town High School, Hyderabad** **2010**  
**10th Secondary Board**

Completed 10th Secondary Education with an aggregate of 61%

## Skills

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Credit Underwriting

Finacle software

Credit appraisal

Mortgage Loan processing

CIBIL verification

Credit Analysis

KYC

Documents verification

Decision making

Client Relations

Client assessment and analysis

Verbal communication

Customer Service

Credit policy