

Vijayaraghavan V

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EDUCATION

MBA IN FINANCE

Christ University

06/20/2018 - 06/15/2020

B-TECH IN ELECTRONICS AND COMMUNICATION ENGINEERING

Sri Krishna College of Technology

08/11/2012 - 04/28/2016

TECHNICAL SKILLS

PROGRAMMING LANGUAGES

C, SQL, Java

SOFTWARE PLATFORMS

Jira, MS office, Advance Excel

AWARDS

Secured first place in Kaizen (Finance Event) conducted by Amirta school of business..

Won all India 9th rank in a finance game conducted by Bajaj FinServ.

Coordinated many events in the institution as a POC in Quest club.

CERTIFICATIONS

LEARNING OF JIRA SOFTWARE

- Planning projects, assigning tasks, tracking progress, and releasing results can all be managed in Jira, the popular and collaborative software for development teams.

FINANCIAL INSTRUMENTS

- Certified by Coursera on Global Financial markets and instruments, 2020.

EXPERIENCE

CREDIT OFFICER | SAKTHI FINANCE, COIMBATORE | TAMIL NADU

06/04/2019 - 31/06/2019

- Performed strategic analysis on various parameters to gain insights on the risk associated with approving loan to customers and helped the management with loan decisions.
- Studied the working model and the credit risk management in Sakthi Finance Limited and used the knowledge gained to produce a master thesis.

RELATIONSHIP MANAGER | ICICI BANK, COIMBATORE | TAMIL NADU

- Responsible for Income Generation, Proposal Planning, Elicitation and Collaboration, Documentation and Disbursement, Support after implementation of product, Requirement Management, Liaison with other bankers to obtain and share of information on client's credit performance and liaison with other players to get market feedback and compliance.

PROGRAMMER ANALYST | COGNIZANT TECHNOLOGY SOLUTIONS LIMITED | BANGALORE

05/05/2016 - 11/08/2017

- Worked on a learning platform website which sold books via B2B and B2C business models.
- Developed the registration/Log-in portal for the website which checked the user credentials with the background database and performed its respective function.

MASTER THESIS

DEFAULT PREDICTION MODEL ON VEHICLE LOAN FOR NBFCS

- Developed a model to determine the probability of default for vehicle loans by evaluating various parameters using multiple regression model.
- Captured insights from the research and provided recommendations based on the analysis.
- Validated the model against Root Mean Square Deviation and obtained a prediction accuracy of 71%.
- Proposed the model for usage in Shakthi Finance Limited to help with their loan sanctions.

PROJECTS

BOND IMMUNIZATION

- Strategic analysis on the riskiness of bonds by providing weightage to protect the portfolio.
- Developed an immunization model to understand and make decisions considering the impact of fluctuations of interest rate in the market.