

Raktim Podder

6+ Exp in banking operations and credit assessment

Pune, Maharashtra - Email me on Indeed: [indeed.com/r/Raktim-Podder/32472fc557546084](https://www.indeed.com/r/Raktim-Podder/32472fc557546084)

Willing to relocate: Anywhere

## WORK EXPERIENCE

SME

TCS

Tata Consultancy Services: Project TELSTRA (AUSTRALIA)

Sr Process Executive SME:

Telecom Business Case Management.

Technical support to the onsite engineers.

Dealers support function.

Emails regarding connection escalations.

Tech implementations in telecom.

Looking after the day to day business production.

Team management:

Handling a team of 18 FTE's

Daily rostering

One on one's

Performance management.

Communicating process updates.

WFM

EOD reporting on team performance.

Huddles and catch-up's

System access request for new joiners.

Providing training to new joiners.

Conflict management.

Business performance reporting.

Network setup and network access management as per requirement.

Testing line and networking working capacity for minimal disruption.

Setting up wireless channels for customers.

Providing one stop solution for escalations from customers.

Looking over the B2B connection setup of customers.

Exception Management: Telstra Digital

Case management

Order built

Escalations handling.

CCSS Rep

HSBC Electronic Data Processing India Pvt - Bengaluru, Karnataka -

August 2014 to November 2016

<https://www.indeed.com/r/Raktim-Podder/32472fc557546084?isid=rex-download&ikw=download-top&co=IN>

HSBC: UK onboarding and KYC

Customer Relationship Management and on boarding:

Setting up and checking KYC documents.

National ID

Address proofs

Income proofs

Addition security for additional credits.

Credit scoring report from external credit rating agencies in UK.

Calling the customer and informing the current status of the process.

Asking for additional documentation if required.

Interviewing the customer for understanding his/her portfolio.

Uploading documents and creating profile in BMM and sending for approval.

Liaising with branch and credit control for additional requirements and if needed execution of those requirements.

Volume of production or volume of documentation forecasting based on the current sales and

branch production:

Liaising with branch to understand the volume.

Liaising with sales to under the targets and performance ratio to determine the incoming CRM volume.

Determining if there is a dip in CRM production or rise based on:

Volume comparison and trend analysis reporting to the higher managements.

Weekly/ Monthly / Quarterly dashboard creation.

Daily volume trend analysis.

Production and process reporting EOD.

Technical Implementation support:

Requirements specifications to the development team to improve the applications in the project.

UAT user acceptance testing of new applications in the project and reporting the same to the

IT team

Sit with development to understand the reason behind the implementation and communicating

the same to the FTE's

Training provision on new applications to the FTE's

Changes implementation if required to the development team.

Online banking platform support:

Helping the online banking team to implement the CRM online.

Understanding the requirements of the management in regards to what they want and why they

want to integrate the CRM into online banking.

Meeting setup to understand requirements.

Once the requirements have been framed we sit with the development team to provide them

understanding of the CRM process and what is required by CRM that needs integration in the

online banking platform.

Providing support in every stage of website coding development:

Communicating the scope and purpose of the website to the development teams.

Helping with baseline setup.

Providing data to the development team:

What will be the content of the CRM tool in the website.

How customers can access the tool online to complete their KYC.

Illustration of documents required will be on the page or not.

What kind of documents will be uploaded in the website.

What kind of files will the website support.

Where will it be stored after it gets uploaded.

Where the files will be sent after it gets uploaded for approvals.

How will the customer know of the status of the application process by automated email or by text or by both.

What other links will be there on the online CRM tool which can be useful for the customer.

What will the customer do if they are in confusion while uploading the documents for which a web chat can be introduced to provide support and direct contact with the executive.

Understanding the size of the project and what resources are required to execute the project.

Understanding the risk involved in executing the new codes in the running website:

When will the maintenance take place at what time and what date to avoid minimal customer impact.

Information provision providing the customer with website maintenance information and non usable timescale.

How many FTE's required from operations for UAT of a particular code so that manpower planning is maintained and BAU is not effected.

After the above the estimation of the project starts:

Estimating the cost involved in this implementation

FTE requirements

Methodology used for development.

Resources and technical knowhow required.

Once the above function is performed the details of which is framed in a document template and sent to the higher management for approval.

Once the approval comes the development begins.

Tracking and estimation support is given at steps where it is required.

After the implementation the UAT is again performed and asked for further requirements or if the management is happy with the implementation then the GO LIVE is arranged and executed.

Infosys

Process Executive

- Infosys PVT LTD: National Australian Bank Project (Australian, Tasmania and New Zealand)
- Credit assessment executive for credit cards:
- \* Setting up credit memo for approval in SAP.
- \* Credit appraisal or credit assessment:
- Preparation of financial data.
- Probability of default calculations.
- Credit risk ratio analysis.
- Proposal preparation.
- Assessment of proposal.
- Sanction/approval of proposal by appropriate sanctioning authority.
- Documentations, agreements, mortgages.
- Disbursement of loan Post sanctions activities such as receiving stock statements.
- Review of accounts, renew of accounts, etc (On regular basis) if CDD is required by the client.
- Credit Reporting and Analysis:
- \* Weekly monthly and quarterly report generation regarding performing and non performing

portfolios.

- Solution design for non performing portfolios:
  - Setting up project documents and requirements gathering from offshore branch officials to understand the barriers and implementations expected from the project.

- Casual meetings and client calls to understand the requirement and setting up targets or volumes of expected production.

- Once the requirements have been gathered a project plan is formed and the initiation is given for approval.

- Once the initiation have been approved a root cause analysis is performed to understand the current standings using tools like:

- \* 5 why's
- \* Brainstorming
- \* Decision matrix
- \* Pareto diagram

- Once the root cause is identified then as per the business need an elicitation of the business problem is defined and communicated.

- Project requirements and implementation:

- \* Communicating the current standing of the portfolio to the team and communicating the requirements.

- \* Documenting the current standing of the portfolio:

- Historical credit loss report.
- Pipeline reporting.
- Collections dashboard.

- \* Once the communication is done the implementations in the projects starts:

- We have understood using the root cause as to why the Credit Card is running at daily loss

- We have understood using the data gathering what is the current standing of the credit card portfolio.

- Using the above two determining what changes to be made in the process of collections.

- What recovery solutions can be provided to pool in the bad debts in the portfolio.

- Sitting with the sales team to ask them how to target the base.

- Sitting with credit assessment officers to introduce new techniques and models to forecast credit lending capacity of a customer.

- \* Once the implementations is completed we move on to the controlling of the project where we

- define the improvements and analyse:

- Present and Past performance analysis.
- Trend Measurement of the portfolio:
- Bad Debt percentages.
- Loss increase or decrease percentage.

- Percentage increase or decrease of the performing ratio using:

- Graphs
- \* Vertical
- \* Trending
- \* Hybrid
- Pie charts

- Scatter plots
- Once the control setup has been initiated the process then goes into automation and the credit cycle is completed until new requirements come.

## EDUCATION

Bcom

West Bengal State University

## SKILLS

EDD, CDD, credit risk assessment, KYC, Banking, credit risk analysis, Customer Handling, Portfolio Management, Customer Service

## AWARDS

Best Quality

January 2011

Rising Star

June 2015

BPS star performer

June 2016