

Amlan Das

Pune, India

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Professional Summary

Business-focused **NBFC co-lending and digital lending professional** with **4+ years of experience** managing large-scale co-lending partnerships, escrow funding, FLDG structures, and partner governance. Strong track record of driving **high-value disbursements (₹13,500+ Cr annually)**, managing multiple lending partners, and translating regulatory and operational complexity into scalable business outcomes. Currently working with the Account Aggregator ecosystem, bringing a strong DPI-enabled perspective to underwriting, sourcing, and portfolio scalability. Well-suited for **NBFC business, partnerships, and co-lending growth roles**.

Professional Experience

Key Account Manager – Co-Lending Business

Poonawalla Fincorp Ltd. | Pune

June 2022 – May 2025

- Owned **business relationships and governance** for multiple co-lending partners across digital and assisted lending journeys.
- Managed end-to-end **co-lending lifecycle** including onboarding, product structuring, escrow funding, FLDG settlement, and portfolio monitoring.
- Worked closely with business, credit, risk, finance, tech, and compliance teams to ensure scalable partner execution.
- Played a critical role in **RBI audits**, partner due diligence, and regulatory compliance for co-lending arrangements.
- Owned monthly partner invoicing, reconciliation, and settlement closure across multiple co-lending partners.

Business Impact & Scale: - Executed **₹13,500+ Cr disbursements in FY 23–24** across **8 co-lending partners**. - Supported high-scale lending products including **Personal Loans, Business Loans, LAP, Micro Loans, and Two-Wheeler Loans (New / Used / Refinance)**. - Led **escrow account funding strategy and execution**, ensuring smooth daily disbursements and reconciliation. - Handled **ARC transactions worth ₹30+ Cr**,

coordinating across internal and external stakeholders. - Oversaw **CKYC generation and reporting for 1 Cr+ loans**, ensuring compliance and data integrity.

Process & Partner Enablement: - Designed and implemented **SOPs, addendums, and partner-specific workflows**.

Built and optimized processes for: - Closure reconciliation - Incorrect / duplicate receipts management - FLDG claim and settlement - Post-FLDG foreclosure and settlement - BAU monitoring across multiple products and partners - Coordinated with **14+ internal teams** and multiple external partners to ensure SLA adherence and portfolio health.

Owned daily / monthly MIS reporting for co-lending partners, Streamlined BAU ops through standardized trackers and SOP-led automation.

Account Manager – Account Aggregator (DPI Exposure)

Finvu Account Aggregator (Cookiejar Technologies Pvt. Ltd.) | Pune
May 2025 – Present

- Work with NBFCs and lenders to **enable Account Aggregator usage** for underwriting, monitoring, and lending journeys.
 - Support **FIU onboarding, pilot execution, and production rollout** for AA-based data flows.
 - Exposure to **consent-led data access, DPI rails, and scalable data sourcing models** relevant to modern NBFC lending.
 - Contributed to **growth in daily consent initiation from ~3.5 lakh/day to ~6.5 lakh/day**, providing insight into volume-led digital lending infrastructure.
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CS Associate (DP)

Amazon India | India
Aug 2019 – June 2020

- Customer-facing operations role providing exposure to large-scale process execution and SLA-driven environments.
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Education

- **Post Graduate Certification Program (PGCP)** – Ongoing
IIM Tiruchirappalli (Blended)
- **PGDM – Marketing & Media** (2020–2022)
International School of Business and Media, Pune
- **BBA** (2016–2019)
The Heritage Academy, Kolkata

Core Skills (NBFC-Focused)

- Co-Lending Business Management
- Partner Governance & Relationship Management
- Escrow Funding & Disbursement Structures
- FLDG Frameworks & Settlement
- Digital Lending (PL, BL, LAP, ML, 2W)
- RBI Compliance & Audit Readiness
- Cross-Functional Stakeholder Leadership
- Process Design & Scale Operations

Certifications & Recognition

- Young Leaders Development Program – 2024
- NSE Academy – NCFM: Commercial Banking in India
- Go-Getter Award | Anchor Catalyst Award

Technical Exposure

- Loan Origination Systems (LOS)
- Loan Management Systems (LMS)
- MS Office suit and Zoho suit.

Languages

- English | Hindi | Bengali