

Hardik Chandarana
MIS and Operation Manager

PERSONAL DETAILS

Email- chandaranahardik24@gmail.com
Mobile - 9920901279
DOB - 24th April 1988
Address – D-14 Aditya co-operative society, Near Maxus Mall, temba road
Bhayandar west – 401101, Thane

PROFESSIONAL SUMMARY

- ☐ Management Information System& Operations professional with more than 13 years of experience
- ☐ A confident communicator with successful track record of achieving quality results in audits, projects and team management
- ☐ Extensive product knowledge and experience in domestic and international loan process, credit management and MIS
- ☐ Exposure to various asset classes including equities, fixed income, mutual funds, asset backed securities, FX spots and forwards also securities confirmation and their settlement
- ☐ Laboratory Administration, Operations and MIS management pertaining to business

KNOWLEDGE PREVIEW

| | | | |
|-----------------------------|---------------------------|-------------------------|---------------------------------|
| MIS Analysis | MIS Maintenance | Administration | Training and development |
| Trade Settlements | Trade Confirmation | Foreign Exchange | Reporting Trades |
| Data Management | Corporate Action | SWIFT Messaging | Fail trade management |
| Stock Reconciliation | Bloomberg Review | US Mortgage loan | Credit Manager |

Education

- ☐ Bachelor of Accounting & Finance from Mumbai University in 2008 – (68.50%)
- ☐ Higher Secondary School Certificate - Maharashtra Board, India in 2005

WORK EXPERIENCE

Bandhan Bank Limited.

MIS and Credit operations Manager Jan 2024 - Till date

- Credit operations and MIS for Housing finance department
- Review Credit Underwriting process and ensure SOP and policy is met
- Loan details verification and ensure SOP adherence on the same.
- Manage Partial disbursement to full disbursement as per requirement
- Interest rate (ROI) change, revision updates and reschedule of loans
- Ensure RBI and Audit department concerns resolution
- Verification of valuation report received from vendor and approval on the same
- Check Valuation report validity, Market value and realizable value availability in report to ensure correct treatment of NPA accounts
- MIS of documents requirements such as takeover documents, TCC, mortgage deed, Credit note, Sanction letter etc.
- Management of MIS on QMA report presenting quick closure of loan and updates from branches

Namra Finance Ltd.

MIS and Operations Manager May 2022 – Jan 2024

- Micro Finance Loan Operations and MIS process
- Manage MIS and operations team for all zones at different states for complete loan process till disbursement
- Ensure KPI reports on employees, zones & state productivity and incentives meeting timeliness
- Ensure all system operates smoothly and provide quality output
- Tracking Loan processing operations to meet SOP set at company standard
- Credit Underwriting and Sanction of loans based on FOIR, KYC and other documents as per SOP requirements
- Management and vendors first point of contact for data details and operations
- Maximize efficiency of business procedure
- Meeting insurance claims deadline and timely settlement operations
- Ensure Training and development of all staff to bridge the gaps in operations and new updates
- Implementation of policies and procedure, training on updates received as per requirements.

Unipath SpecialityLaboratory Ltd.

Assistant Manager – Sales MIS and Administrations Period: May 2017 – 29 April 2022

- ☐ Management of Administrations and MIS pertaining to Sales and Marketing Department

- ☐ Analysis on the various data received from different Territory, Region & zone and verification on the same
- ☐ Share the Analysis and business details with management for further course of action
- ☐ MIS reporting / Presentation to the management on daily, weekly and monthly basis
- ☐ Laboratory operations analysis to meet TAT for reports and test for all branches
- ☐ Verification of Documents for the Client opening& KYC Process and approval or feedback on missing documents
- ☐ Timely follow-up with different departments HOD on reports status
- ☐ Ensure sample data in system on timely manner to meet SLA and correct procedure followed for the same
- ☐ Tracking customer inquiries replied timely and client relationship management
- ☐ Training management for all the new joiners for different departments in company
- ☐ Logistics operations management
- ☐ Attendance and payroll management
- ☐ Expenses verification for sales department meeting the budget

Ocwen Financial Solutions. - (Mumbai)

Quality Assurance Analyst - Subject Matter Expert

Period: Feb 2015 – Jul 2016

- ☐ Worked as a Subject matter expert for United States Mortgage loan modification applications profile
- ☐ Review of RMA form provided by the client for application
- ☐ Quality Check of mortgage loan modification processed by Associate, Senior Associate Underwriter
- ☐ Ensure proper procedure followed for modification of loan on timely manner meeting deadline
- ☐ Review of documents and financial statement provided by the client and ensure validity of the documents
- ☐ Calculation of the interest considering clients financial form and proofs provided and ensure calculation as per applicable process
- ☐ Chase the clients with requirements of documents and process awareness for application
- ☐ Update the system for client review and contacts
- ☐ Monitoring fraud process with respect to provided information.
- ☐ Responsible for Approval and Denial of loan modification applied by the client and reporting the same to the client
- ☐ Follow process updates and make team aware of the changes if required.
- ☐ Proper safekeeping of client assets and timely reporting to the client as agreed
- ☐ Liaising with the different team for the process as required.

Accenture Pvt.Ltd – (Mumbai)

Senior Process Associate – Wealth Management

Period: Jul 2014 – Oct 2014

- ☐ Worked as a senior process Associate for corporate action wealth management profile
- ☐ Review of corporate action transactions commission and tax to the new security from old security

- ☐ Ensure the proper process followed for the transactions
- ☐ Calculate new set up data for the security and ensure validity of the transaction meeting deadlines
- ☐ Processing of new security corporate actions and reporting of same to the client
- ☐ Revert client or the emails on priority basis for the query raised
- ☐ Processing of the fail reversal corporate action transactions on daily basis
- ☐ Processing of Exempt Gifts corporate action transaction on daily basis
- ☐ Ensure clients account is processed and maintained as per the procedure

State Street Services Syntel - (Mumbai)

Operations Associate: Custody & Middle Office Department **Period: Mar 2010 – Jun 2014**

- ☐ Responsible confirmations and settlements of trades on contractual settlement date
- ☐ Match the trade as per set SOP with client to meet the SLA
- ☐ Chase concern broker for pending confirmation and unmatched trades and ensure no failed trades
- ☐ Send Instructions to Custodian for settlement and chase to ensure timely settlement and requirements on trade
- ☐ Investigate failed trades and work with custody, brokers, traders & service providers to instigate corrective action.
- ☐ Daily reporting of trade settlements to the traders and client's with the real time cash & stock position
- ☐ Calculating daily cash availability and reporting the same to client for trade processing
- ☐ Cash and Stock Reconciliation of Custody and Accounting side
- ☐ Analysis and control of funds portfolio for processed trades, payments, FX
- ☐ Receive and execute FX's & fund transfer instruction from the client and ensuring validity of instructions
- ☐ Verification & booking of all voluntary and mandatory corporate action events.
- ☐ Updating standard operating procedures regularly and ensuring it is being followed.
- ☐ Maintaining relationships with all the business units, client service teams, Investment Managers etc
- ☐ Participating in the projects relating to new systems, system enhancements to improve efficiency and reducing manual intervention & reducing costs
- ☐ Vertical **SPOC** for Transaction management Vertical for the new joiners to train on trade confirmation and settlement process
- ☐ Train New Joiners on Transaction Management process before live production
- ☐ First Point of contact for new joiners training and progress.

Awards and Accomplishments

- ☐ Successfully migrated process from state street Australia
- ☐ Successfully stabilized a process within a short time making standard operating procedure to be followed for trade confirmation, settlement, fail trade monitoring, reporting of trades to the client
- ☐ Awarded for Successful stabilization of processes and maintaining the process flow as required by client and on site team.

**Best Regards,
HardikChandarana**