# Hardik Chandarana

**MIS and Operation Manager**

# 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

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| **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**

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| ❒ | Management of Administrations and MIS pertaining to Sales and Marketing Department |

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| ❒ | 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**

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| ❒ | 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**

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| --- | --- |
| ❒ | 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 ServicesSyntel - (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 forprocessed 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, InvestmentManagersetc

❒ 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 stabled 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