**CURRICULUM VITAE**

Vinay Pundalik Shinde

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**OBJECTIVE**

Thrive the best carrier opportunities by working with esteemed organization. Contribute towards the development of organization by building a good team spirit, competencies to maximize mutual benefits and thereby achieve the highest position.

**MAGMA FINCORP LTD**

This is a part of Magma Group which is recently coming in market for gold loan & having other products i.e. Housing Loan, General Insurance, Vehicle Loan etc. which head office based in Kolkata. I have joined this company from June 2013 to till date as a Senior Executive Operation.

**OPERATION & DISBURSEMENT**

1. AML KYC & Customer ID Register.
2. Ensure timely TVR, CIBIL checks & trigger for verification, Complete all the work within a TAT.
3. Disburse the loan after checking all relevant documents & Gold Checking.
4. System entry.
5. Working as a cashier & ensure Fund flow for retain cash as per process limit.
6. Petty cash & Entries.
7. Ensure high audit scores by reducing error rates as per process & policy requirements. Audit compliance within stipulated period.
8. Keeping all mandatory records like, Key Registers, Vault Cash Registers, Staff Movement Reg, and Stationery Reg etc.
9. Tracking & ensuring Gold Stock quantity by timely checking & verification.
10. Established close relations between auditors, ensuring conformity with all regulatory bodies.
11. Taking necessary approval for Schemes, RPG, ROI before disbursal.

**REPORTS & STATEMENTS**

1. Cash / Fund Flow, MIS, Daily Business Report,
2. Bank Reconciliation Statement,
3. Branch Monthly Performance Report.
4. Daily Mangers Activity Report & DSR (Sales Executive)
5. Maintenance of Branch Review Report & Cost Cutting.

**CAPITAL FIRST LTD. (FUTURE GROUP) :-**

This is upcoming company in Gold Loan which is already stable in Retail Sector (Big Bazaar). Worked from Feb 2012 to 31 Mar 2013 as a Branch Manager.

**TEAM MANAGEMENT:**

1. Forecasting & Review of Monthly Business.
2. Daily Reporting to Sr. Manager / Area Head
3. Facing Gold Audit & Process Audit & sending timely Rectification Report for Audit.
4. Following of Mandatory RBI Rules & Regulations. AML KYC, Loan Disburse in Cash Limit, CIBIL checking
5. Key Custody & Cash / Gold Tracking.
6. Obtaining Approval from seniors for High Value Gold Loans & its Interest Rate.
7. Keeping & Verifying all manual records i.e. Key Register, Vault Cash Register, and Staff Movement Registers etc.
8. Coordinated in all aspects of monthly closings and financial reporting.
9. Established close relations between auditors, ensuring conformity with all regulatory bodies.
10. Maintenance of Branch Review Report & Cost Cutting.

**CUSTOMER SERVICE & FEEDBACK**

1. Handle & resolve all customer queries & compliant. (Death Case, Third Party Release, Penalties etc)
2. Coordinate with central Ops Dept. in the case of foreclosure / Settlement of account.
3. Interest calling & Database calling.

**SALES & MARKETING**

1. Daily Business Report, Marketing Activity (Pamphlet Distribution, Hording, Banners, Umbrella activity etc.)
2. Attending review meeting & Ensure branch profitability & cost cutting
3. Taking List of prospect customers for calling personally for loan requirement.
4. TV-Radio Advertisement, News Paper Insertion.
5. Approval from Society, Schools, Colleges & Mahila Mandals for do activities i.e. arrange

drawing competition, Dance competition, Haldi Kumkum etc.

**OTHER ACTIVITIES**

1. Business Loan: Provide necessary leads as well as required documents i.e. Bank Statement, IT file, Ownership documents of property, KYC etc
2. Insurance: Giving Leads & Collect references from Customers & Market. Achieve target set for branch at any cost. Do require Documentation.
3. Housing Loan, LAP etc.

**MUTHOOT FINANCE LTD.**

Worked with Muthoot Finance Ltd. as a Asst. Manager from February 2007 and to Feb 2012. It is a One of biggest Financial Group of its kind in India with worth of Rs 20000 crore turnover. Group having more than 16 different- different divisions like Gold Loan Finance, Money Transfer, Foreign Exchange, Travel Service etc. It’s a multitasking job as most of all the division of Muthoot Group

1. Daily Reports and works: Allocation of work in all staff members, Making of Cash / Fund Flow Statement, Daily Business Report, checking gold quantity for keep in strong room.
2. Monthly Reports: Bank Reconciliation, Monthly Branch Performance Report.
3. Accounting: Debenture Entries, Loan Entries and all types of daily Entries i.e. Expenses, Interest and repayment of loan.
4. Communication and Feedback: Maintaining good relations and communication with customers and follow up for business purpose i.e. Interest Payment and EMI’s.
5. Other Activities: Money Transfer (Receiving) and Foreign Exchange, Insurance and Precious Metal (Gold Coin) sales, Checking Gold and making valuation.
6. Performed accounts payable functions for administrative expenses.
7. Ensured compliance with accounting deadlines. (Preparation of FRC).
8. Maintaining all types of Mandatory Documentation i.e...KYC, Shop Registration, Ownership Declaration from Customer, DPN etc. getting handled through the branches.

**INNOVASSYNTH TECHNOLOGIES INDIA LTD.**

It’s a R&D chemical company, worked as Accounts Asst from Aug 2005 to Jan 2007.

1. Preparation of JV, Bank & Cash Voucher, Payment to Parties, BRS, Making Statements of Expenses etc
2. Basic of Service Tax, Excise, VAT etc.

**EDUCATIONAL & PROFESSIONAL QUALIFICATION**

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| --- | --- | --- | --- |
| DEGREE | UNIVERSITY | GRADE | Marks |
| MBA | National Institute of Management | A |  |
| B.Com | Mumbai University | First | 60.00 |
| HSC | Maharashtra Board | Second | 47.67 |
| SSC | Maharashtra Board | Pass | 42.66 |

**COMPUTER COMPETENCY**

Have Completed a Computer Diploma in Certificate of Office Automation

**PERSONAL STATISTICS**

⯌ Date of Birth : 22nd August 1982

⯌ Gender : Male

⯌ Marital Status : Married

⯌ Languages Known : English, Hindi, and Marathi.

I hereby affirm that the information in this document is accurate and true to the best of my knowledge.

Place:

Date: (**Vinay P. Shinde)**