

MANTU BORAH

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Seeking managerial assignments in Administration & Operations Management with a reputed organisation preferably in Banking / Finance / Telecom / Insurance Industry.

PROFESSIONAL SYNOPSIS

A competent professional with **over 16 years** of experience and knowledge of managing operations of Retail operations Mortgage Loan/Working Capital Loans/ Gold Loan/ Vehicle Loans (Auto Loan) / Personal Loans/ Business Loans/ Two Wheeler Loans in Banking Industry. **Currently working with FINOVA CAPITAL Private Limited, Udaipur as Sr.Manager operation.** Sound knowledge of processing of loan files and loan administration of vehicle loans, personal loans, Mortgage Loan, Home Loans & related services. Proficient in handling CPA Administration and ensuring adherence to various audit & compliance guidelines. Handling documentation of Mortgage Loan/Auto /Home Loans and transaction processing in proper coordination with IT department and good negotiator with expertise in providing high value-added services to customers for enhancing their customer experience and ability to relate to people at any level of business and management.

AREAS OF EXPERTISE

Operations:

- ☐ Processing and ensuring completion of the processing activities and disbursement of loans within the turn around time.
- ☐ Clearing the proposals as per the bank's rules.
- ☐ Ensuring completion of documentation, stamping and all other formalities related to pre and post disbursement as per the bank's and the regulatory authority's requirements.
- ☐ Reconciling the customers' accounts and coordinating with IT team as well as with the CPU team for smooth functional process.
- ☐ Verifying and ensuring that documents submitted by clients are as per the credit norms of bank.

Client Servicing:

- ☐ Mapping client's requirements and rendering effective solutions in line with the guidelines specified by the clients' on Operations Shop Floor.
- ☐ Identifying improvement areas & implementing measures to maximize customer satisfaction levels.
- ☐ Taking escalations for resolving critical issues; ensuring CTQ Delivery & Business Continuity.
- ☐ Ensuring continuous interaction with the customer to make sure that area of concern can be worked upon for improved service levels.

Team Management:

- ☐ Identifying and implementing strategies for building team effectiveness by promoting a spirit of cooperation between team members.

- ☐ Forecasting workload and scheduling staff to meet anticipated workload within scheduled turnaround time thereby enhancing efficiency and meeting deadlines.
 - ☐ Preparing reports with a view to monitor the performance & efficiency of team members, ensuring compliance with pre-set quality parameters.
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CAREER FEATURES

WORKING IN- Finova capital pvt ltd.

- ☐ Designation - Sr.Operation Manager.
- ☐ Joining Date - 11/06/2018 till date

Responsibilities include

Disbursement

- ☐ Day to day disbursement (HL / SME) Loan activities in the branches which include
- ☐ co- ordination with Sales team and credit team.
- ☐ Handling Udaipur HUB State (Rajasthan)
- ☐ Responsible for smooth functioning for state disbursement process .
- ☐ Provide guidance and regular updates on operations related topics.
- ☐ Trained the branch operations team on new policy/ processes/systems
- ☐ Handling 11 Branches.
- ☐ Non Discrepancy Check of relevant documents, Check of Property Documents with
- ☐ Legal report & checking data entry of the same in finnone.
- ☐ Payment cheque/ Rtg Mis to maintain & coordination with account team.
- ☐ Deposition of P/F cheque in TAT with clearing status.

Customer Service Desk

- ☐ Monitoring Day to day customer walking in the branch which include co-ordination with Sales team / credit team / accounts team
- ☐ Meeting with foreclosed customer to retained
- ☐ Maintained of walking mis / fc mis / Retention mis.

Store

- ☐ Monitoring Day to day in / out activity of files / pdc / org property paper from store.
- ☐ Reconciliation of prop paper / pdc / file
- ☐ Maintained of in / out org paper mis ,
- ☐ Pdc / file – mis
- ☐ Closed file mis / Active file mis.
- ☐ Indexing / sequence activity
- ☐ Training on process/policy to sales /credit/ ops team for better understanding.
- ☐ Daily reports , MIS , receipts & there banking within specified, TAT.
- ☐ Coordination with audits team and closure of audit findings within timelines.

Work Experience:-

WORKING IN- ESS KAY FINCORP LTD

- ☐ Designation - Operation Manager.
- ☐ Joining Date - 01/03/2018 to 02/06/2018
- ☐ Responsibilities include
 - ☐ Day to day operational and administrative activities in the branches which include co- ordination with Sales team and credit team.
 - ☐ Monitor performance of branch operations
 - ☐ Responsible for smooth functioning for state disbursement process of LAP.
 - ☐ Provide guidance and regular updates on operations related topics.
 - ☐ Trained the branch operations team on new policy/ processes/systems
 - ☐ Handling team of 3 on role operation executive
 - ☐ Non Discrepancy Check of relevant documents, Check of Property Documents with Legal report & checking data entry of the same in finnone.
 - ☐ Payment cheque Mis to maintain & coordination with account team.
 - ☐ Deposition of P/F cheque in TAT with clearing status.
 - ☐ Training on process/policy to sales and credit team for better understanding.
 - ☐ Daily reports , MIS , receipts & there banking within specified, TAT.
 - ☐ Coordination with audits team and closure of audit findings within timelines.

WORKING IN**: AU Small Finance Bank Ltd**

- ☐ Organization : AU Small Finance Bank Ltd
- ☐ Designation : Deputy Manager (Team Leader)- SME/MSME/CV/OD (Gujarat)
- ☐ Joining : 13dec 2012 to 09 oct 2017

Job Summary :

- ☐ Overall branch operations and ensure regulatory and process compliance for the State.
- ☐ Accountable for day to day operational and administrative activities in the branches which include coordination with IT, infrastructure, security, secured stationary (operations), unsecured stationary (Admin) and housekeeping
- ☐ Monitor performance of branch operations
- ☐ Provide guidance and regular updates on operations related topics
- ☐ Accountable for coordination of audits and closure of audit findings within timelines.

PRIMARY RESPONSIBILITIES :

- ☐ Responsible for smooth functioning for state disbursement process of SME/MSME/CV.
- ☐ Handling 40 branches of Gujarat / Branch visit.
- ☐ Printing of chq in online system , monitoring.
- ☐ Ensure product awareness among operations team to enable them to handle a walk incustomer.
- ☐ Guide operations team to cross-sell Bank products to walk-in customers

- ☐ Responsible for imparting training related to Software advances to Sales and Credit team.
- ☐ Accountable for overall control of branch operations and administration.

Customer :

- ☐ Training on process/policy to sales and credit team for better understanding.
- ☐ Ensure branch team member give correct information to customers in a polite manner.
- ☐ Ensure branch team assist/educate walking customers to use mobile application to get solution without coming to Branch/ACH.

Internal process :

- ☐ Accountable for back end operations of the State.
- ☐ Adherence to TAT for all operations activities
- ☐ Accountable for accurate management and tallying of all transaction in the system, before living the branch.
- ☐ Maintenance of overall branches infrastructure as per H.O guidelines.
- ☐ Overall branches administration activities including coordination with IT, infrastructure, security, secured stationary (operations) unsecured stationary (Admin) and housekeeping.
- ☐ Ensure process level compliance through accurate document collection from customers and adherence to RBI regulations around KYC, AML, operational risk, customer service, etc. for branch operations.
- ☐ Monitor 100% regulatory and process compliance reporting of branches in state.
- ☐ Collate branch level risk and compliance reporting for STATE and report to H.O as per timelines at the time of branch visit.
- ☐ Process level Gaps/Issues/Audit findings – Accountable for the timely follow-up and closure of issues raised in Audit and design action plan for minimizing similar lapses.
- ☐ RCA.

Learning and Performance :

- ☐ Trained the branch operations team on new policy/ processes/systems for account opening, etc., other operational procedures, cash management, guidelines related to systems and processes and create an environment of continuous learning and improvement.
- ☐ Training program for identified low performance branches to ensure higher process compliance.
- ☐ Schedule training program for operations functions of low performance branches.
- ☐ Ensure that the Branch Operations team maintain the highest standards of professional conduct, ethics, integrity, and control in execution of all their daily operational work.
- ☐ Manage the team; including target setting and monitoring performance against the defined goals/ metrics and take corrective action wherever required.
- ☐ Ensure, midyear -review and annual appraisal process is completed within timelines for self and reportees.

- ☐ Zero error in Repayment.

Functional Knowledge and Skills :

- ☐ Knowledge of banking business & operations
- ☐ Ability to focus on operational efficiency
- ☐ Knowledge of transaction monitoring and reconciliation
- ☐ Knowledge of compliance requirements
- ☐ Technology understanding
- ☐ CBS/RLOS/CRM /FINONE Software.

Behavioural Competencies :

- ☐ System and process orientation
- ☐ Quality orientation
- ☐ Problem-solving ability
- ☐ Customer Service Orientation
- ☐ Team management

Organization : AU Financiers INDIA Ltd

Designation : Asst Manager – HL / SME/CV

Joining Date : 13 dec 2012

Responsibilities include :

- ☐ Responsible for smooth functioning of whole disbursement process
- ☐ Coordinating with .sales ,credit ,insurance team
- ☐ Handling team of 4 on role operation executive.
- ☐ Non Discrepancy Check of relevant documents, Check of Property Documents with Legal report & checking data entry of the same in omnifinn. PDD reconciliation.
- ☐ Responsible for timely and discrepancy free Audit.
- ☐ handling of 40 branches.
- ☐ Responsible for Customer services related to disbursement queries of customers
- ☐ Responsible for imparting training related to Software advances to Sales and Credit team
- ☐ Formulation and implementation of operation related policies for hassle free and pendency free disbursement process
- ☐ Printing of chq in online system & handover to customer.
- ☐ Daily reports , MIS , receipts & there banking within specified, TAT.
- ☐ Reconciliation of daily depositions with the actual receipt.
- ☐ Handling the various stationeries of the office.
- ☐ Handling administrative matters, viz, installation and maintenance of assets like telephones, broadband and other admin related issues of the office .

Achievements:

- ☐ Started operation department from scratch for Gujarat location.
- ☐ Responsible for recruitment, training and formulating effective policies in order to facilitate smooth functioning of ops department.

- ❑ Responsible for decentralization of Gujarat Ops within 3 months of joining, process from Login to cheque cut has been decentralized which was previously done from HO in Jaipur.

Organization : INNOVATIVE SOLUTION (Kolkatta)

Designation : Operation in charge

Joining Date : 29 jan 2012 to 29 Nov 2012

Responsibilities include :

- ❑ Daily reports, receipts & there banking within specified, TAT.
- ❑ Coordinating with collections.
- ❑ Reconciliation of daily depositions with the actual receipt.
- ❑ Direct interaction with customer.
- ❑ Recording of phone calls.
- ❑ Maintaining list of mails.
- ❑ Handling the various stationeries of the office.
- ❑ Handling administrative matters, viz, installation and maintenance of telephones of the office, administering the peons and security of the office.

AVIVA LIFE INSURANCE

❑ **Organization** : AVIVA LIFE INSURANCE (Guwahati)

❑ **Designation** : S.M

❑ **Joining Date** : 01 JULY 2011 to 30 NOV 2011

❑ **Responsibilities include** : To Maintain recruitment of FPA & Business login as per target

ICICI BANK GUWAHATI

❑ **Organization** : ICICI BANK LTD

Designation : OFFICER

❑ **Joining Date** : 1 Aug 2008 to july 31 2010

Responsibilities include

- ❑ **Customer Service:** Direct interaction with customer .Recording of customer request into FCRM , Fore closer , part payment , NOC , swap ,Ecs etc.
- ❑ **Cross Sales** : LI,GI,MF,CASA,GOLD,HOME LOAN and CL.
- ❑ **Banking** : Cash counter ,Updation of Credit card chq into TIPS & daily receipts into Finnone & there banking within specified, TAT & Coordinating with collections.
- ❑ **Mapping & Reconciliation:** Daily mapping of loan & credit cards cheques received from collection agency & collection dept. Reconciliation of daily depositions with the actual credit received.

ICICI BANK JODHPUR

Organization : ICICI HFC LTD , Jodhpur
Designation : SE-2 , Team leader ,Operations
Joining Date : March 4th 2003 to 31 July 2008

Responsibilities include

- ☐ **Sanctions:** Non Discrepancy Check of all the relevant documents & Detailed data entry of the same in Finnone within the specified TAT.
- ☐ **Disbursements:** Non Discrepancy Check of relevant documents, Check of Property Documents with Legal report & detailed data entry of the same in Finnone. PDD reconciliation.
- ☐ **Mercent acquiring :** printing of chq in online system & handover to customer .
- ☐ **Banking :** Updation of **Credit card** chq into TIPS & daily receipts into Finnone And there banking within specified, TAT & Co-ordinating with sales & colx.
- ☐ **Mapping & Reconcillation :** Daily mapping of Disbursement & mercent Cheques issued & Reconciliation of daily depositions with the actual credit received .
- ☐ **Customer Service :** Conducting customer service camps at the Spoke locations. Proficiency in Finacle (core banking software developed by Infosys) & other banking software's SIEBEL , BENCHMARK , DTS , FINNONE, TIPS.

Achievements:

- ☐ Certification received for successful implementation of Finnone at Jodhpur Br. (From Chanda Kochar , ICICI BANK LTD.)
- ☐ Successful implementation of Five S programmed at the Branch.
- ☐ Achieving targets set by the management
- ☐ Achieving 70 lacs business in one month.
- ☐ Catching Fraud paper for Home loan at the time of NDC.

ICICI BANK JAIPUR (RAJASTHAN)

Organization : ICICI HFC LTD (Jaipur)
Designation : Back office (Operations)
Joining Date : 24th JUNE 2002 to Feb 2003

Responsibilities :

- ☐ **Disbursements** : Non Discrepancy Check of relevant documents , Check of Property Documents with Legal report & Detailed data entry of the same in CIBIL

ORGANIZATION : Humana people to people India ltd (N.G.O , jaipur , Rajasthan)

- ☐ Designation : EXECUTIVE (cloths sale)
Joining Date : 05 Nov 2001 to 15 june 2002

Responsibilities include

- ☐ Contact clients, closing deals, classify the quality.

EDUCATION

1999-2001 B.A Pass (Dispur college) Assam .
1997-1998 10 + 2 (Dispur college) Assam .
1994 Matriculation (C.P.School) Tezpur Assam .

EXTRACURRICULAR ACTIVITIES

- ☐ Represented school, college and Distric in cricket.
☐ Executive member of swimming club of Tezpur.

PERSONAL DETAIL

Date of Birth : 31st March 77

Father Name : Karuna Borah

Marital status : Married.

Nationality : Indian

Language known: Gujrati,English,Hindi,Bengali,Assamese.

Hobbies : Fond of Foot Ball Cricket & Music

Permanent Address : Bamparbatia Tezpur, Assam- 784001

Date :

Place : udaipur

(MANTU BORAH)