

Position Sought	Manager/Assistant Manager/Credit Manager/Risk Manager		
Career Objective	I wish to pursue my career working with the organization where I can improve my mettle by creating value to it through my skills, enthusiasm & innovative thoughts and thereby establish myself as an asset to the organization.		
PERSONAL INFORMATION			
Name:	Nipam Yogeshkumar Soneji		
Birth Date:	June 13, 1984		
Gender:	Male		
Nationality:	Indian		
Marital Status:	Married		
Hobbies:	Singing, Music, Dancing (Western – Hip-Hop, Jive & Salsa), Carrom		
CONTACT INFORMATION			
E-Mail:	sonejinipam4u@gmail.com		
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Mobile:	+919879354043		
Country:	India		
Address:	503, "Kala – Executive" , Near Hasubhai park, Sanjay-Sachin road, Satellite, Ahmedabad - 380015		
CURRENT PROFESSIONAL EXPERIENCE			
Designation:	Senior Manager	02-05-2022	14-10-2022
Organization Name:	Decimal Point Analytics Private Limited		
Company Industry:	Business Finance Services - Service Industry		

Job Role:	People & Project Management role
Location:	India
City:	Gandhinagar/Ahmedabad
Organization Profile	Decimal Point Analytics Private Limited (DPA) is a leading management consultant in the space of financial solutions & a full-service consulting company providing customized management consulting solutions to clients based around the world. The company has extensive management consultancy service capabilities in the key areas of financial research, analysis, modelling, risk management and related solutions. DPA's clients are institutional asset managers, family offices, and data providers across the globe.
Work Description:	<ul style="list-style-type: none"> Looking after team as well as department as a Senior Manager. Meeting customer expectations within turnaround time (TAT) along with quality of data by providing service. Performance evaluation of team members on regular intervals and daily activities of Management report. Maintaining process flow at par and managing team members to achieve required targets/benchmarks.

WORK HISTORY

Designation:	Assistant Manager (Grade –M05)	07-07-2021	15-04-2022
Organization Name:	Datamatics Global Services Ltd.		
Company Industry :	Business Finance Services - Service Industry		
Job Role:	People Management role		
Location:	India		
City:	Nasik		
Organization Profile	Datamatics is a leading Indian organization to have won the international Asia pacific quality award(IAPQA) in the service category, which includes Banks, Insurance companies and other services organizations		
Work Description:	<ul style="list-style-type: none"> Looking after US Public finance and Global corporates team as Assistant manager and managing 2 Team leaders of 2 departments along with 40 people reporting. Meeting customer expectations within turnaround time (TAT) along with quality of data by providing service. Performance evaluation of team members on time to time basis and daily activities of Management report. Maintaining process flow at par and managing team members and TL to achieve required targets/benchmarks. 		

WORK HISTORY

Designation:	Deputy Manager (Retail credit – TW)	01-08-2017	17-12-2020
Organization Name:	HDFC Bank Ltd.		

Company Industry :	Retail Banking
Job Role:	Handling retail credit operations at central level.
Location:	India
City:	Ahmedabad
Organization Profile	HDFC Bank is a leading Indian retail bank providing innovative banking solutions to a mass spectrum on a daily basis. HDFC Bank is a renowned name in 2 wheeler loans, catering to the highest customer base in the market in India. Disbursement of loans is made only upon thorough KYC & credit rating checks supported by major credit reports on the applicants.
Work Description:	<ul style="list-style-type: none"> ▪ Looking after retail assets and undertaking retail credit analysis for 2 wheeler loans for the organization on a national level. ▪ Meeting customer expectations of loan approvals with necessary credit checks, within turnaround time (TAT). ▪ Performing EMR analysis and risk mitigation analysis in order to improve the quality portfolio of the unit. ▪ Performing customer portfolio analysis on a regular basis to check for fraudulent cases. ▪ In-depth knowledge of CIBIL and Equifax credit scores for 2 wheeler applications.

WORK HISTORY

Designation:	Senior Financial Analyst (Quality Control)	03-01-2011	31-07-2017
Organization Name:	S & P Global Market Intelligence		
Company Industry :	Quality Control team		
Job Role:	QC team is built to provide data quality after the LFIG accounting department done with their work. (Audit team - Quality Provider)		
Location:	India		
City:	Ahmedabad		
Organization Profile	S & P Global Market Intelligence is the premier provider of breaking news, financial data and expert analysis on business sectors critical to the global economy: Banking, Insurance, Financial Services, Real Estate, Energy and Media & Communications. S & P global Market intelligence is a business intelligence service that provides investment professionals, from leading Wall Street institutions to top corporate management, with access to an in-depth electronic database, available online and updated 24/7. I am working as a "Quality Check" Financial analyst after entry completion from LFIG Accounting Team of S & P Global Market Intelligence.		

Work Description:	<ul style="list-style-type: none"> ▪ Responsible for data quality across the Latin American Banks data set. Responsible for conducting internal audits of individual companies and across the data set, researching various accounting issues, and assisting with the creation and refinement of data collection procedures. ▪ Responsible for developing subject matter expertise within the department, including knowledge of internal application and problem solving resources. Provide employee training and development within the department to improve subject matter expertise. ▪ Analyzing KPIs (Key performance indicators) which basically counts in the terms of EIS (Error Integrity system) cases and trends which include establishing financial benchmarks of acceptable performance as well as comparison of actual results to budget thus initiating corrective actions to minimize the EIS cases. ▪ Reviewing and devising quarterly / monthly / yearly financial and income statements, balance sheets, cash flow statements and profit & loss to see whether all the relevant data have been taken into consideration and to check the quality of the data entered into the template. ▪ Directing the financial accounting team in maintaining the accuracy at high by creating country profiles related to any Latin American Region according to their reporting & definition which best fits into the template of S & P software. ▪ To minimize the External Errors in the database by creating country specific procedure to make the region specific banks ▪ Examining collection reports to determine status and recommend changes in current collection practices and policies accordingly, and report status to top management and assign problem accounts to concerned sections. ▪ Managed Global bank Audit team as point person which is one of the big projects. ▪ Currently taken ownership of managing LFIG project since more than 1 year and managed it with least guidance from manager.
EDUCATION:	
Institution	Institute of Business management and research, Ahmedabad
Degree	MBA with Distinction
Completion date	July – 2010
Institution	External (Gujarat University)
Degree	M.com with First Class
Completion date	April – 2008
CAREER LEVEL	
Career Level:	Mid level Management
Notice Period to Work:	3 Months
Current package	CTC 950000 P.A + Incentive (Variable)
TARGET JOB	
Job Location:	Preference: First Choice: In Gujarat (Ahmedabad, Baroda, etc.) Second Choice: Pune, Mumbai etc.
Target Industry :	Financial Services & Banking industry
Employment Type:	Finance

Expected CTC	Negotiable
SKILLS	
	<ul style="list-style-type: none"> ▪ Maintaining portfolio strength with a foresight EMR analysis to averse risk for the organization. ▪ Experienced at verification of customer credibility and credit history with the help of certain credits reports like CIBIL and Equifax, for the 2 wheeler customer segment. ▪ Financial Analysis of Latin American Bank's & European bank's Balance Sheet, P&L Statements, Cash Flow Reports to check the viability/quality of the data which are entered into internally designed software by S & P Global Market Intelligence. Also leading the project as an individual being process lead. ▪ Internally auditing the data of Latin American Banks & European Banks after the entry and approval from Latin American Bank accounting team. ▪ Referring to the Queries/KPI's, define its trends and to reduce down the number of EIS cases at the minimum level to ensure the data quality of the department. ▪ Good at Presentation skills by entertaining a good number of audiences. ▪ Good at Communication, Interpersonal, Analytical, Team Building & Leadership, Creative Problem Solving skills which are also to considered as a part of subjective goals at my current role in S & P Global Market Intelligence. ▪ MS Office
Languages	English, Hindi & Gujarati
Certifications	<ul style="list-style-type: none"> • Six sigma Green belt (KPMG) – November 2022, No expiration date, ID - DL102022038 • Banking Management (Gujarat University) – February 2007, No expiration date
References	