

Dear Sir,

Greetings of the day.

I would like to thank you for providing me an opportunity to share about myself.

I am a Credit, Collection & Fraud Risk Management professional with 28+ years of experience in the Banking, Financial Services (secured & unsecured assets) & Telecom industry segments. I started my career with the financial services industry; ever since its inception. Over the years, have been associated with reputed industry leaders such as ICICI, ABN AMRO Bank, IDBI Bank, Anagram Housing Finance, Gruh Finance & Vodafone group companies.

I had the opportunity to set up both secured & unsecured lending business across geographies while working with multiple private sector banks & NBFCs. During my stint with Vodafone; was leading the migration & service delivery operations (with team size of over 350+ HC) for Credit, Collections & Fraud Risk (including Anti Money Laundering) for group companies at global level.

Allow me to highlight my strengths –

- 1) Setting, scaling up & heading credit collections & risk management verticals in new geographies
- 2) Adept in leading multi-location and cross-cultural teams
- 3) Adopting a customer-centric approach and focusing on qualitative outputs across all deliverables
- 4) Analytical, Problem Solving & Skilled in evaluating processes/problems with a risk management and compliance perspective
- 5) Operational Excellence – Improvement in strategic & operational KPIs - YOY

I am driven by strong personal values of Integrity, Professionalism & Accountability and can perform in demanding work environments utilizing strong work ethics.

I believe my expertise would be of value add to your esteemed organization. My resume provides further details on my background and accomplishments.

I look forward to hear from your desk.

Thanking you,

Yours Truly,

Subhendu Mandal

SUBHENDU MANDAL

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Summary	<p>Senior Credit, Collections & Fraud Risk Professional with experience in retail risk management across multiple sectors – Housing Finance Companies, NBFCs, Private Sector Banks & Telecommunications</p> <p>Key achievement has been in setting up, operationalizing & expanding Retail Lending (secured & unsecured products) & Risk management verticals in new geographies. Having worked both in Banking / Financial Services & Telecom (including Anti Money Laundering) sectors; had to opportunity to replicate best & prudent practices</p> <p>I am driven by strong personal values of Integrity, Professionalism & Accountability; can perform in demanding / challenging work environments utilizing strong work ethics & teamwork</p>
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Work Experience

(April,18- Current) Vodafone Idea Shared Services Ltd
Heading service delivery operations Pan India (Credit Collection & Fraud Control)

Prior work with Vodafone Group Companies (May,07-March,18)

- Was assigned to lead the centralization of collection & fraud risk verticals for all telecom circles within India. Post migration; ensured uniform customer experience; reduced credit / fraud loss & lowered cost to serve
- Service Delivery Experience across operations in India, Europe, Africa, Middle East; led teams with over 350+ HC
- Evolved my vertical become a Centre of Excellence (COE) at a Group Level
- Driving various consultancy projects on Credit, Collections & Fraud Management for different Vodafone markets in Europe
- Budget - Participating in defining the annual budget for area of responsibility & accountable for managing performance against agreed financial targets and constraints
- Led digitization/automation drive; improved productivity, reduced headcount costs and scaled up efficiency
- Managing Collections portfolio with value impact of approx. INR 55,000 Mn per annum: Ensuring >99% collections on a y-o-y basis with bad debts at <1% per

(Mar,04–Apr,07) ABN AMRO BANK NV. – Kolkata Assistant Vice President – Secured Assets

- Part of core team entrusted with the responsibility of setting up the company's home loans business in Eastern India during its start-up phase
- Managed risk for all secured portfolios like auto loans, loans against shares and collections
- Developed location specific credit control & loan approval processes; thereby improving credit quality, default & reduce fraud risk

(May,02–Feb,04) IDBI Bank Ltd - Kolkata & Mumbai - Regional Credit Head (West & East)

- Led credit and risk management responsibilities with respect to secured & unsecured assets.
- Based on exemplary performance, was promoted Mortgage Chief in charge of all branches located across East & West India

(Apr,00–Apr,02) ICICI Ltd. & ICICI Home Finance Ltd - Kolkata & Mumbai - Area Credit Manager (Mortgages)

- Key member of core credit team working at ICICI Central Credit
- Instrumental in setting up the company's mortgage finance business from scratch in Kolkata & other locations across Eastern India

(Sep,97–Mar,00) Anagram Finance Ltd. - Kolkata – Branch Manager

- Managing retail assets portfolio across all branches in the East

(Apr,97–Aug,97) Anagram Housing Finance Ltd – Ahmedabad - Deputy Manager

- Setting up the retail housing loans division
- Other responsibilities included resource mobilization, financial planning & monitoring of statutory investment norms of RBI/NHB

(Jun,94–Mar,97) GRUH Finance Ltd – Ahmedabad – Officer Operations

- This was the start of my career (campus placement) and was involved in retail housing loan - credit assessment / approvals & disbursements, project funding, mobilization of resources by way of term loans from banks & fixed deposits

Education / Professional Qualification

2015	Senior Leadership Program (Certification)	IIM-Bangalore, India
1994	PGDRM (Post Graduation)	IRMA, India
1992	BSc. (Graduation)	Banaras Hindu University, India

Personal Date of Birth: May 29, 1968