

MADHURIMA CHATTERJEE

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Insightful Manager with experience directing and improving operations through effective employee motivational strategies and strong policy enforcement. Proficient in best practices, market trends and regulatory requirements of industry operations. Forward-thinking candidate with customer correspondence and credit analysis expertise. Offering more than three years of resolving credit disputes and making recommendations on bad debt accounts.



WORK EXPERIENCE

Manager-Credit Analyst

09/2020 to Present

HDFC Bank Ltd

Gurgaon

- Made approval and denial recommendations by determining accurate risk levels of Resident Indian, NRIs and HNI customers
- Maximized performance by monitoring daily activities and mentoring team members.
- Coordination with Credit Team, Operations Team, Sales Team and various outsource agencies for reports such as RCU, Valuation, and Legal etc.
- Verification of disbursement documents like Agreements, Mode of Payment and all necessary format as per policy
- Used software such as CREST, Oracle Fusion, Salesforce, Talisma, Lotusnotes to perform credit appraisals and loan approvals
- Maintained strict data confidentiality, performing data analysis in line with Data Protection legislation and industry regulation.
- Received Superior Achievement Award in the year 2022.
- Conducted detailed financial analysis to identify and evaluate changes in operations, trends and potential areas of improvement.
- Performed audits of subsidiaries to protect shareholders and potential investors from fraudulent or unrepresentative financial claims.
- Identified clear connections between policies and business results to eliminate or reduce confusion and help employees achieve goals.
- Conducted financial review of customer lines of credit by assessing company financials and initiating credit application reviews.
- Conducted due diligence on potential investments and presented findings to investors.
- Generated comprehensive reports on portfolio performance and risk assessment.
- Created financial strategies to optimize portfolio performance and reduce risk.
- Leveraged data and analytics to make informed decisions and drive business improvements.
- Tracking of compliance status and provide support in preparing compliance dashboards.

Operations Intern

03/2019 to 06/2019

Alpla India Pvt Ltd

- Converted 2 clients by Pitching placement management product
- Supported operations team with resource allocation and utilization for optimal expense control.
- Completed reports and paperwork on critical information impacting operations.
- Offered technical assistance to support front-line teams with daily operations and special projects.
- Studied with senior staff to develop deep understanding of team processes and full operational activities.
- Supported operations team with resource allocation and utilization for optimal expense control
- Worked cross-functionally to drive change and improve end-to-end processes



SKILLS

- Verbal and written communication
- MS Office
- Oracle Fusion software
- Documentation & Writing reports
- MS Excel
- CRM



EDUCATION

Institute of Management Technology,Hyderabad

Master's

Finance

03/2018 to 04/2020

University of Calcutta,Kolkata

Bachelor's

Accountancy