

RESUME

AMIT AGARWAL

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PROFILE SUMMARY:

Experience in the field of Operations, Credit and Collection in Two-Wheeler Loans, Auto Loans Commercial Vehicle Loans, Used Vehicle Loans, Business Loan, Loan against Property and Housing Loan with reputed and leading NBFCs.

Building, developing and motivating Team to achieve desired results.

WORK EXPERIENCE:

➤ **Regional Operations Head: Poonawalla Fincorp Limited**

From February 2021 - Present

Location: Lucknow (Uttar Pradesh)

Key Responsibilities:

- ✓ Managing 11 Branches of UP Eastern Region
- ✓ Disbursement of Pre-Owned Cars Loan, Business Loan, Personal Loan, Loan to Professionals, Medical Equipment Loan & Loan against Property
- ✓ File quality maintenance (FTR) and timely audit query resolution
- ✓ Ensuring controls for cash operations at branches
- ✓ Dispatch of files and SPDCs within TAT to storage location post disbursement
- ✓ Ensuring timely sharing of NACH Mandates with vendor
- ✓ Time bound PDD update post receipt of documents from business team
- ✓ Ensure process related compliances are adhered and observations are not repeated
- ✓ Regular visits to key locations
- ✓ Ensure training is imparted to the entire team on key policy changes/updates
- ✓ Cross sell activities and performance
- ✓ Overall customer service performance

- **Zonal Operations Manager: Tata Motors Finance Limited**
From August 2019 to November 2020 at Gurgaon (Haryana)

Key Responsibilities:

- ✓ Handle four branches of Gurgaon Zone at Haryana
- ✓ Monitor timely generation of Release Orders, Disbursement and Booking of Passenger Cars, Commercial Vehicles & Used Vehicle Loans after complying the policies and process of the company.
- ✓ Training for branch operations, Dealer Executives and cross vertical at regular interval for changes in KYC and credit policies.
- ✓ Ensuring resolutions of Customer Queries, Requests and Complaint within stipulated time
- ✓ Ensuring deposition of cash and cheques in Bank within TAT.
- ✓ Ensuring health check with zero defect on PDC and NACH and dispatch to HO within TAT
- ✓ Dealership and Branch visits and resolving issues.
- ✓ Compliance to Audit guidelines and internal policies of company
- ✓ Collection of overdue amount and charges from customers and resolution their queries

- **Area Operations Manager: Tata Motors Finance Limited**
April 2011 – July 2019 at Lucknow (Uttar Pradesh)

Key Responsibilities:

- ✓ Disbursement and booking of new vehicles & used loans as per policies and process of the company.
- ✓ Monitoring and Training of branch operations, Dealer Executives and cross vertical for KYC and credit policies.
- ✓ Stamping of Loan Agreements and distribution to Branches , Dealers & DSA for UP State and monthly reconciliation
- ✓ Collection and resolution of customer issues.

- **Executive - Operations: E-Nxt Financials Limited (A subsidiary of Tata Motors Finance)**
Feb. 2008 to March 2011

Key Responsibilities:

- ✓ Handling Disbursement of Passenger Cars & Commercial Vehicles
- ✓ Banking of cheques & Cash collection from customers
- ✓ Customer Queries, Request and Complaints resolution
- ✓ Support to other Branches in Operation activities

➤ **Finance & Accounts Manager: Gemini Mobiles (P) Limited**

April 2007 to Jan. 2008

An automobile dealership in Lucknow for Chevrolet brand cars manufactured by General Motors (India) Ltd.

Key Responsibilities:

- ✓ Managing the Accounts Department & 4 Accountants
- ✓ Supervision and finalization of accounts
- ✓ Monitoring Overhead expenses
- ✓ Cost control and savings
- ✓ TDS & Service Tax challan & return filing
- ✓ Preparation of Monthly Profit & Loss Account
- ✓ Fund and cash planning
- ✓ Filing of ESI & PF Returns

➤ **Audit & Accounts Manager: G.P.Gupta & Co.-Chartered Accountants**

June 2004 – March 2007

An old & reputed Chartered Accountant firm in Lucknow having good exposure in Government Audits, Company & NGO Accounting & Income Tax matters.

Key Responsibilities:

- ✓ Finalization of Accounts of various concerns
- ✓ Preparation of Bank Reconciliation Statement and Inventory accounting in Tally.
- ✓ Preparation of Balance Sheet, Trading & Profit and Loss Account along with annexure of various proprietorship concerns, partnership firms and companies.
- ✓ Audit & preparation of Income Tax Return of various Proprietorship Firms, Partnership Firms, Private Limited Companies, Societies & N.G.O.
- ✓ Computation of Tax Liability and filing of Income Tax Returns of Individuals, Firms, Societies and Pvt. Limited Companies.
- ✓ Party accounts reconciliation and Inter branch reconciliation

Major Assignment:

Audit of The Akshya Patra Foundation, a NGO in Vrindavan, Mathura (UP) and unit of ISKCON, Bangalore, on monthly basis and preparation of monthly Income & Expenditure A/c, Receipts & Payment A/c and Balance Sheet.

➤ **Credit Appraiser: Tata Finance Limited**

March 2001- April 2003

Key Responsibilities:

- ✓ Credit Appraisal of Two Wheeler Loans in Territory
- ✓ Decisioning of cases sourced by sales in keeping with the policy/process by HO
- ✓ Monitoring bouncing of EMI cheques and collection
- ✓ Cash collection and timely deposition in Bank
- ✓ Customer Service and Dealer Support

IT SKILLS:

Well versed with MS Word, Excel, PowerPoint and Internet applications
Working on SAP, Oracle & Tally Software

PROFESSIONAL EXPERIENCE:

Completed three years C.A. Articleship under “M/s Khandelwal & Jain, Chartered Accountants”
as per the guidelines of “The Institute of Chartered Accountants of India”

ACADEMIC QUALIFICATIONS:

Post Graduate Diploma in Financial Management (PGDFM) in 2010 from UP Rajarshi Tandon
Open University, Allahabad.

M.Com. in 1992 from Lucknow University with Co. Accounts, Law & Taxation.

B.Com. in 1990 from Lucknow University with Accounts, Audit & Management

PERSONAL VITAE:

Father's Name	:	Shri R. K. Agarwal
Mother's Name	:	Smt. C.K.Agarwal
Residential Address	:	78/68, New Ganesh Ganj,
Lucknow-226018 Date of Birth	:	04th July 1971
Languages Known	:	Hindi & English
Marital Status	:	Married

(Amit Agarwal)