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Objective:

Intend to build a career in a leading organization with committed & dedicated people, which will help me to explore myself fully and realize my potential. To utilize my analytical skills, in a position with potential growth opportunities. Willing to work as a key player in a challenging & creative environment.

Strengths

Ability to adapt to different work cultures; ability to defuse difficult situations & bring all around satisfaction while achieving job objectives. Diverse background in financial institutions. Motivating Team to outperform themselves. Grooming potential team members to next level.

Current assignment

1 Working in Poonawalla Fincorp Ltd (formerly Magma Fincorp Ltd) since July 2008 as –

Loan Servicing Manager based out of Corporate Office, Pune

Job Responsibilities – Handling Loan Service activities post disbursal till run off across all Products like Used Car Loans, Unsecured Loans, LAP.

Activities include – Customer communication and redressal of Customer requests, NOC issuance and blocking, NPA activity, Loan cancellation, Excess Refund, RTO letter dispatch.

Prior Assignment

Regional Operations and Service Head – Chhattisgarh based out of Raipur – since September 2018 till May'2022

Prior posting - Regional Operations Head, Telangana – April 2018 to August 2018 based out of Hyderabad

Job Responsibilities - Heading overall Operations, Customer Service and Cross Sell of the Region comprising of 16 branches. Responsible for overall Operational and Customer Service compliance of the Region by maintaining a stable Grading parameter.

Job Description – Handling and managing Regional Operations, Decentralized Disbursals, Cash Management, Customer Service and Cross Sell, Admin issues at branches, new project/(s) and initiative launches, performing surprise audits at locations, strict compliance and adherence to laid down policies, Insurance operations for captive insurance, Control and reduction of market turnaround time, addressing Customer grievances within defined TAT and taking it to closure.

Products Handled - Asset Based Finance (Car, CV, Construction Equipment, Tractor Loans) – currently Pre-Owned Cars, Mortgage loans & Unsecured Loans (BL, PL, LTP)

Mortgage loans- Activities & job responsibility- Safe keeping of original property documents, Scanning of credit files and property documents, Dispatch of credit and legal Folders to respective hubs, PDD/OTC monitoring, Handover of Original document/(s) to customer and NOC issuance, Banking of IMD, pre-EMI & 1st Rental cheques.

Operating Platform – Finn one CAS & LMS, Oracle environment (Oracle reports and forms)

Team Strength – Handling a team of 21 resources (3 Assistant Managers & 18 executives)
Additional Responsibilities - Handling internal audits, addressing operational risks, new location launch within targeted timelines, resource recruitment and training, conducting periodic review among team, Root cause analysis of exceptions, servicing internal and external channels.

Band- Manager

PREVIOUS ROLE

Magma Fincorp Limited Team Leader – West Bengal from July 2008 to March 2018

Job Responsibility – Handled overall Operations of WB North territory comprising of 8 branches.

Job Description - Territory operations, Cash Management, Decentralized Disbursals, Customer service and Cross Sell, Admin Issues at branches, new project/(s) and initiative/(s) launches, Audits, Compliances to internal audit observations, insurance operations for captive insurance, Control and reduction of market turnaround time.

Products Handled – Asset Based Finance (Car, Commercial Vehicles, Construction Equipment, Tractor), Mortgage loans & SME

Mortgage loans- Activities & job responsibility- Banking of IMD & pre-EMI & 1st EMI cheques, Decentralized disbursals, safe keeping of original documents, Scanning of credit and legal documents, Dispatch of credit and legal file to respective hubs, PDD/OTC monitoring, Handover of Original document to customer and NOC issuance, audit clearance.

Operating Platform - ORACLE environment (Oracle Reports and Forms)

Team Strength – Handled a team of 11 resources

Additional Responsibilities - Handling external audits, addressing operational risks, new location launch within targeted timelines, Resource recruitment and training.

Band – Asst. Manager/Deputy Manager

PREVIOUS POSITIONS HELD

- Branch Credit Head – Magma Fincorp Ltd, Siliguri, West Bengal – May 2007 to March 2008
- SBI Life Insurance Co. Ltd. – Unit Manager, Haldia, West Bengal – April to June, 2008
- A J Finance Pvt. Ltd. – Kolkata – Senior Executive – Marketing & Credit – May 2000 to May 2007
- Karvy Consultants Ltd – Kolkata – Executive Marketing – 1998 to 2000

ACADEMICS

- B. Com – South City College – Calcutta University – 1993
- Higher Secondary – South City College – WBBHSE – 1990
- Secondary – South Point High School – 1988

Family Background – Married with Wife and son
DOB – 25/12/1969

Permanent Address – 10/20, J.N. Ghosh Road, Kasba, Kolkata – 700042

DATE: 8th August 2022