

<p><u>SABIR KUMAR TARAI</u></p>	<p>Email:- sabirtarai@gmail.com</p>	<p><u>Address:</u></p> <p><u>SABIR KUMAR TARAI</u> At-Patrisahi,Post-Dhusuri,Distt.Bhadrak Odisha. Pin Code-756119. Mobile No-9555475005</p>
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Objective:-

To work for an organization with full zeal aiming at not only concerned authority's satisfaction but also overall personal development. I'm of a view of growing with the organization.

EMPLOYMENT RECITAL

CURRENT (April'16 - Continue)

Working with **POONAWALLA FINCORP Ltd (Formerly known as MAGMA FINCORP LTD, Sambalpur.** (A leading NBFC engaged in financing Car Loans, Commercial Vehicles, Construction Equipment, SME and other fee-based services).
Joined in April 2016 as Sr Operation Officer at Ghaziabad branch, (Delhi NCR) now Transfer to Odisha Sambalpur Branch Western Orissa region.

Role/Responsibilities:

Documentations and Disbursement:-

- Keeping eye on mandate KYC, decided by RBI & Magma Internal policies to be tagged in file.
- Ensure pre & post approval documentation is accurate and full filled as per the product policy.
- Disbursement a/c to fulfillment of pending subjectivities
- Preparing loan documents of financial and non-financial details on Orica. & Finn ONE
- Ensure all credit & operations Process is adhering to in branch. Ensure that loan Originating system (Orica) & Finn One
- Checking Risk Score and Pricing Modules.
- Updating all ECS/Auto Debit/ACH/PDC in banking management system
- Processing & disablement in all product(CAR,USED CAR,CV,USED CV,CE,USED CE,Tractor & used tractors) .
- Processing of Used vehicles (refinance/Repurchase/Topup) and disbursement of payment to customers
- Checking and validating valuation reports/technical reports/fitness reports/tax certificates
- Release Order to Dealers and ensure the Payment Disbursement to Dealer on time.
- Payment punching on system and Booking of file after completion of checking's as per policy
- Dispatching all Files to the central Operation within the TAT period and maintaining Each and Every separate and accurate MIS.

Cash Management:-

- Ensuring all walk-in customers' cash to be deposited in Branch timely.
- Checking and counting fraudulent notes before deposition cash at branch.
- Bulk cash Counting and Checking as per the RBI Rules and Regulations and Stamping cash/cheque/DD PIS on system at the E.O.D
- Ensure all cash/DD/cheques deposited in the Banks in the next working days of collections.

Customer Service:-

- Calculating the precloser/forecloser amount and applied for termination to HO, after all collections cleared and when there is no dues receivable.
- Issue NOC to total loss and damage cases, issue NOC to RTO for RTO change, NOC to insurance company to release claimed fund in the name of customer
- Issue of Re-Insurance Policy to customer in coordination with our Insurance companies.
- Issue TDS certificates, SOA, NOC, Loan Statements, and Amortization etc.
- Taking and resolving all customers QRC (Queries/ Requests /Complains) with coordination with Central Operation
- Giving best possible customer service to the daily walk-in customers.

Corporate Achievement:

- Reduced the audit queries level after joining Magma Fincorp Ltd
- Achieved 100% quality in audit process in Magma Fincorp Ltd
- Appreciation from State Head and ZOM for quality process
- Getting disbursement of volume touching nearly 5cr. on monthly basis, by coordinating with my team.
- Performed as an integral part in between higher authorities & clients not only after satisfying

Work Experience:

Have a total experience of 14 years in Operations Department (Retail and Consumer Finance)

TATA Motors Finance Ltd (Roll of Tata Business Support Services Ltd & E-NXT)

Period: Oct-14 to April 2016

Designation: Operation Executive

Role/Responsibilities:

Documentations and Disbursement: -

- Keeping eye on mandate KYC, decided by RBI & Tata Internal policies to be tagged in file.
- Maintain the Disbursement process for all Products (Car, Used Car, CV & Used CV) of Organization as Operation Executive.
- Ensure pre & post approval documentation is accurate and full filled as per the product policy.
- Disbursement a/c to fulfillment of pending subjectivities
- Preparing loan documents and stamping of financial and non-financial details on SAP.
- Ensure all credit & operations Process is adhering to in branch. Ensure that loan Originating system (LOS)
- Checking Risk Score and Pricing Modules.
- Updating all ECS/Auto Debit/NACH/PDC in banking management system.
- Processing of Used vehicles (refinance/Repurchase/Top up) and disbursement of payment to customers
- Checking and validating valuation reports/technical reports/fitness reports/tax certificates
- Release Order to Dealers and ensure the Payment Disbursement to Dealer on time.
- Payment punching on system and Booking of file after completion of checking's as per policy
- Dispatching all Files to the central Operation within the TAT period and maintaining Each and Every separate and accurate MIS.

Cash Management:-

- Ensuring all walk-in customers' cash to be deposited in Branch timely.
- Checking and counting fraudulent notes before deposition cash at branch.
- Bulk cash Counting and Checking as per the RBI Rules and Regulations and Stamping cash/cheque/DD PIS on system at the E.O.D
- Ensure all cash/DD/cheques deposited in the Banks in the next working days of collections.

Customer Service:-

- Calculating the precloser/forecloser amount and applied for termination to HO, after all collections cleared and when there is no dues receivable.
- Issue NOC to total loss and damage cases, issue NOC to RTO for RTO change, NOC to insurance company to release claimed fund in the the name of customer
- Issue of Re-Insurance Policy to customer in coordination with our Insurance Broker companies.
- Issue TDS certificates, SOA, NOC, Loan Statements, and Amortization etc.
- Taking and resolving all customers QRC (Queries/ Requests /Complains) with coordination with Central Operation
- Giving best possible customer service to the daily walk-in customers.

Pamac Financial Pvt Ltd**Period:** Aug-2006 to Oct-2014**Designation:** Operation Officer**Role/Responsibilities:**

- Process various loans both physically and in system and Disbursement the same on system and Checking all credit criteria and subjectivity as per the product policy.
- Checking all post sanction conditions and make sure that the Standard Operating process is being followed.
- PDC, ECS Mandate, Auto Debit, DAS checking as per the Banks and RBI circular policy and Punching the same on system and Banking through the channels.
- Circulating discrepancy, Authorization and daily status MIS.
- Circulating weekly and monthly qualitative and quantitative MIS
- Shaping ECS/AD and PDC up-to-date MIS

Corporate Achievement:

- Reduced the audit queries level after joining Tata Motor Finance Ltd
- Achieved 100% quality in audit process in Tata Motors Finance Ltd
- Appreciation from State Head and ROM for quality process
- Getting disbursement of volume touching nearly 10cr. on monthly basis, by coordinating with my team.
- Performed as an integral part in between higher authorities & clients not only after satisfying

Educational Qualifications:

Sr. No.	Qualification	Board/University	Year
1.	Diploma In Computer (DCAP)	F-Tech, Preet Vihar, New Delhi	2006
2.	B.A.	Fakir Mohan University Under Utkal University/ Odisha	2010
3.	12 th	Bhadrak Junior College, Bhadrak/Odisha,CHSE	2005
4	10 th	MD High school,Dhusuri, Odisha	2003

Achievements & Awards:

- Got indulged in several co curricular activities at school & college level.

Area of Interest:

- Making new friends & keeping relations alive.

Technical Skill:

- Keep through knowledge of SAP, Oracle, Lotus Notes, Outlook & other java based software's.
- Aware of usage of FINNONE & APS software's.

Personal Details:

Name: SABIR KUMAR TARAI
Sex: MALE
Date of birth: 10th May 1986
Nationality : INDIAN

Father's Name: HRUSHI KESH TARAI
Father's Occupation: RETAIRED
Mother's Name: KANA LATA TARAI
Mother's Occupation: HOMEMAKER

Hobbies:

- Keeping myself updated with current policies changes, Reading Books based on management & motivational point of views, making lot of friends.

Language known:

- Hindi, English.

References:

1) Name:- Mr. Jayanta Kumar Dash
Designation:- State Head Operation, Poonawalla Fincorp Ltd
Mob:- +91-9934360882 (Odisha)

2) Name:- Mr. Bikash Ranjan Rath
Designation:- Area Manager, Credit HDB Finance
Mob:- +91-7894443461 (Odisha Sambalpur)

3) Name:- Mr. Balram Kar
Designation:- CPA Manager, Pamac Financial Pvt Ltd.
Mob:- +91-9350683023, New Delhi.

Declaration:

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place: Odisha

(SABIR KUMAR TARAI)