

SHANKAR JHA

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Seeking assignments in Operations Management / Credit Underwriting with an organisation of high repute.

CAREER CONSPECTUS

- **Nearly 24 years** of experience, comprising of 19 years in the areas of Credit Operations.
- Proficient in managing all aspects of credit operations, policies, and procedures.
- Having a deep knowledge in managing & leading teams for running successful process operations & experience of developing procedures, service standards for business excellence.
- A proactive leader and planner with expertise in managing team and achieving desired targets / goals.
- Expertise in implementing systems & procedures and contributing towards improving financial performance, heightened productivity and enhanced internal controls.
- An effective communicator with good presentation skills backed by strong analytical, problem solving and organisational abilities and established beneficial relationships with channel partners.

CORE COMPETENCIES

- Managing various lending operations including appraising proposals, assessing the customer profile, and accordingly charting out viable finance portfolio after considering financial, legal and technical aspects.
- Directing the workflow to meet quality standards and compliance with organisation rules and regulations.
- Analyzing the workflow policies / procedures and recommending changes as appropriate for company benefit.
- Framing guidelines for fraud control and checking segmentation of cases & briefing risk about dangerous segment of sourcing.
- Achieving quality services, providing branch support by answering queries & resolving credit and operational issues as well as ensuring minimum TAT.
- Monitoring the overall functioning of process, identifying improvement areas, and implementing adequate measures to maximise satisfaction level.
- Monitoring of CKYC/CERSAI compliance.
- Handle record management Unit.

CAREER CONTOUR

POONAWALLA FINCORP LTD., H.O.
(Formerly Known as MAGMA FINCORP LTD)
Operation Executive from November'03 to May'14

Team Leader in Operations Division (ABF Finance & SME) May'14 to till date.

Notable Credits:

- Oversaw credit appraisals, payment disbursement as well as file processing.
- Carried out analysis of the portfolio and initiated steps to enhance the quality of the portfolio.

- Developed healthy business relations with dealer and sales and ensured high customer satisfaction matrices through better payment TAT.
- Assured speedy resolution of queries & grievances in documentation of file.
- Ascertained compliance with organisational policies of commencement date, Processing Fees, DSA Pay in, its saves lots of money.
- Preparation of MIS of operation as well as reports of the Internal Audit.
- Managed post dated cheques and security cheques.
- Interacted with branch team to resolve their payment, credit and customer compliance related queries.
- Maintain Record Management Data, handle vendor (IM, Crown and Writer)
- Process vendor bill and property document of LAP business
- Track file status of disbursed cases and follow-up with branch if file not received.

TIMES PACK INDIA PVT LTD, Kolkata	Accountant	Sept'2002 - Oct'2003
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Notable Credits:

- Looking day to day expenses, process vendor payment and maintain daily stock register of factory productions.

MAGMA MARKETING PVT LTD, Kolkata	Accountant	May'1998 - Nov'2001
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- Looking day to day expenses, process vendor payment, monitor bank account, stock statement submission to bank, preparation of dealer invoice and data entry of purchase entry and maintain daily stock register, calculation of dealer incentive and process dealer credit note, preparation, and deal with bill discounting

SCHOLASTICS

- Graduation from Calcutta University in 1998
- Higher Secondary from West Bengal Board in 1996
- Secondary (Madhyamik) from West Bengal Board in 1994

PERSONAL DOSSIER

Date of Birth: 18th June 1977

Address: 86/7, Purba Sinthee Road, Meghmallar Apartment, 3rd floor, Block-A, Dumdum, Kolkata-700016

Languages Known: English Hindi and Bengali.