



PRADEEP KUMAR UPADHYAYA

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Profile Summary

Offering over 25+ years of rich cross functional experience in HP and Lease Loan Origination, Asset Servicing, Collections, Accounts, Legal and Business Analysis and ERP Implementation with proven ability to improve operations, impact business growth and maximize profits through achievement in finance management, cost reduction, internal control and productivity improvement. An effective communicator with excellent relationship, team building, leadership and negotiation skills with proven ability to create new business opportunities and liaise with regulatory authorities and external agencies.

Core Competencies

- Digital Transformation in NBFC
- IT/ERP Projects Implementation on LOS/LMS and GL
- Portfolio Analysis, Credit decisioning and Portfolio Acquisition automation.
- HP/ Hypo Loan Origination, Loan Servicing and Debt Servicing & Process Management.
- Finance and Operating Lease Accounting for Company Accounting and Taxations.
- Master Lease Agreement Management, Client servicing for Periodic Billings and Discharge of Asset.
- Accounting and Taxation compliance and statutory reporting of ROC, RBI, State VAT/GST and Service Tax
- Vendor Recruitment & Mgmt for Recovery, Asset Re-possession and Skip tracing.
- Call center Mgmt for soft buckets of delinquent customer.
- NPL Management for Changing policies of Provisioning, Write offs and Recovery Accounting.
- Legal initiations tracking in course of Law for Arbitration and NI Acts..
- Inventory and Disposal of re-possessioned assets.
- Debt recovery maintaining OPEX and CAPEX within allotted budget.
- Effective Dashboard Maintenance & Presentation Skills.

Employment Details

POONAWALLA FINCORP LTD. (Previously known as Magma Fincorp Ltd) Kolkata

Designation: General Manager –II , Core App IT (Lead Business Analyst)

Designation: General Manager, IT Projects (Lead Business Analyst)

Designation: Senior Manager, IT Projects (Senior Business Analyst)

April 2022 to Till Date

April 2016 to March 2022

April 2007 to March 2016

Responsibilities:

- FPR for Business requirements and implementation in line with organization goals
- FPR for ERP Implementation of Process Management in Loan Origination, Asset Servicing, Collections and Receivable Management.
- Requirement gathering, process mapping and Application development with technical team size of 25+
- Implementation of POC / POS and Handheld Collection system in Eastern Zone.
- CRM Implementation
- Implementation of Incentive Automation for internal / external payouts
- PMS implementation across the Collection Vertical in Eastern Zone.
- Portfolio Acquisition, Portfolio Analysis, Securitization and Due Diligence at IT.
- Process Management under Legal Vertical in organization.
- NPA Management. (Part of LMS implementation)
- Collection of 180+ buckets for Eastern Zone.
- Implantation of Credit Appraisal and Field verification.
- Monitoring recovery personal to maintain outstanding at the minimum level and also to ensure timely recovery of monthly dues.
- Well versed and hands on experience of 15+ yrs in PL SQL, writing complex queries and IT resolutions.
- A proficient Senior Business Analyst with experience in Business requirement gathering, preparing FSD & SRS, conducting GAP analysis, conducting UAT and building the requirements as per user expectation
- Team leader with effectiveness in Training, allocation of work, preparing project schedule and leading through example
- Master in accounting policies and procedure.
- Domain Knowledge: All types of Retail and corporate loans from origination to closure of loans, Securitization, Accounting, maintaining Balance sheet, P& L, Statutory Finance and Taxation reporting, Debt Mgmt and Legal.

- Employee Incentive Automation.
- Transaction Handover and integration between Core System and Multi Applications.
- Data Migration plan and execution over the period of acquisitions and mergers.

Key Achievements:

1. Successfully implementation of POC and Handheld Collection system within time period of 6 months.
2. Key player in merger of Shrachi Infra & GE Housing Money India with Magma Fincorp in 2006 & 2013.
3. Responsible for Securitization of various Portfolios with ICICI and Citi Corp.
4. Successful acquisition of Religare Auto Lease portfolio in the existing core lending system of Magma Fincorp.
5. Excellent relation with clients helped in maintaining the average outstanding below 5% & legal cases below 1%.
6. Developing and managing the entire accounting related requirements in the existing core lending system.
7. Recovered written-off portfolio amounting valuation of Rs 16 Cr with higher collection efficiency of 104% in 2006.
8. Successfully implementation of Incentive Automation Project
9. Successfully Implementation of GST compliance in ERP
- 10 CRM Impanation
11. POS / POC Implantation and re-engineering.

SHRACHI INFRASTRUTURE FINANCE LTD. Kolkata

April 2004 to March 2007

Designation: Manager – Corporate Affairs

Responsibilities:

- Establishment & Development of business relation with Vendors, Dealers, Brokers & Clients. Identify and develop new region to increase geographical distribution.
- Debt Securitizations with various banks and foreign institutions.
- Managing the preparation of MIS reports and other financial statements to provide feedback to top management on financial performance viz. fund management, credit control, profitability, etc.
- Managing Credit ratings requirements of ICRA, Care & CRISIL.
- Internal Audit and Implementation of Credit Appraisal policy and process.
- Preparation of various Financial and MIS Analysis required by external rating Agencies and prospective investors. (Including Budgeting, Ratio Analysis and Projections)
- Implementation of effective recovery mechanism for the existing portfolio of Citicorp and HDFC bank.
- Designing and implementing systems, procedures & manuals for the preparation & maintenance of statutory books of accounts and financial statements in compliance with time & accuracy norms.
- Coordinating internal and statutory; evaluating internal control systems / procedures with a view to highlight the shortcomings and implementing necessary recommendations.
- Back-office support for Operation and Credit Department.
- Liaising with banks & financial institutions for raising working capital; monitoring the inflow &outflow of funds to ensure optimum utilization of available funds towards the accomplishment of corporate goals.
- System Analysis & ERP implementation (including training) in organization.
- Customer support and service in Finance & Deposit division.

Key Achievements

1. Rs. 400 Lacs generated as Fee based commission revenue from Recovery of CITICORP and HDFC Bank portfolio in states of West Bengal, Jharkhand, Orissa & Bihar.
2. Played pivotal role in raising fund of Rs 350 Lacs from FMO (Netherland Development Finance Company).
3. Single handedly securitized portfolio of Rs. 3600 Lacs with UTI Bank (Axis Bank)
4. Process synchronization with operations & statutory compliance enhanced Company's rating from MA- to MA by ICRA.
5. Implemented HP and Leasing (ERP) within record time of 7 Months.

NPR Finance Limited, Kolkata

April 1995 to March April 2004

Designation: Manager – Finance & Accounts

Job Responsibilities:

- Recovery & Credit Control of Debtors.
- Credit Appraisal & Field Verification.
- Dealing with Day-to-Day customers in Finance, Deposit & Foreign Exchange.
- Finalization of Financial Accounts & Tax planning.
- Preparation of all kinds of accounts books and statements like BRS, Cash Flow, Projections etc.
- Preparation of all kinds of statutory returns for RBI, Banks and Tax Authorities.
- Supervision of Statutory and Internal Audit in the organization.
- Banking and Finance Controlling including Cash Management.
- Credit Rating exercise for ICRA & CRISIL.
- Dealing with Bank, Insurance Co., PVD & RBI.
- Branch Administration and Coordination.
- System Analysis & Financial ERP implementation within organization.
- Preparation of requirement & System specification.
- EDP Maintenance & Troubleshooting (Hardware & Software) in LAN environment.
- Payroll Monitoring.

- Office Administration

DPS DEVELOPMENT (P) LTD, Kolkata
Designation: Accountant

January 1993 to March 1995

- Job Responsibilities:**
- Accounts & Finalization.
 - Banking & Finance.
 - Front office and Administration.
 - Branch Audit.
 - Recovery of Debts

Education & Certifications

- Attended various workshops conducted by IT, Financial Institutions & RBI.
- Devops Training Certification from Simpli learn
- PMP Training Certification from Simpli learn
- Certification in Oracle 8 with Developer 2000 for Client Server Application from Oracle Software India Ltd. Kolkata.
- Foundation Course for DOS, WIN95, FoxPro & OOPS from SQL Star Int. Kolkata
- Bachelor of Commerce from Jabalpur University (M.P.)

IT Skills

Operating System:	DOS, Win 9x, 2000, Win XP & Novell Netware
Languages:	C++, PL/SQL, HTML
DBMS:	Dbase V, FoxPro 2.5
RDBMS:	Sybase, SQL Server & ORACLE 8i to 11G
GUI:	Developer 2000. (Forms and Reports) 12C
Hardware:	Pentium Server, 486 or higher
Others:	MS-Office, Tally, Fact, Lotus SmartSuite. Quick Bearer, Adaptable, Excellent Working hand on Computers and Well Conversant with complex queries in PL/SQL

Personal Dossier

Date of Birth

Address

Languages Known

: 22nd June 1971

: Ganpati Apt, 21 Kshetra Mitra Lane, Salkia, Howrah - 711106

: English, Hindi and Bengali