

Joseph Benevanthoor

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Seeking Middle / Senior level assignments in Operations, Internal Audit, Accounts, Credit Appraisal & Customer Service with reputed companies in Banking/ Retail Asset / HL / Credit Cards Location Preference: South

SNAPSHOT

- ⇒ A competent professional with **over 20 years** in Operations, Accounts, Internal Audits, & Customer Service in Mortgage loans HL, LAP, SLAP & Retail Asset loans (Used + New Asset -Car, CV, CE, HL & TW) a Credit card industry Presently **Associated with "IDFC First Bank Ltd" as 'Regional Operations manager'**.
- ⇒ Ability to lead, mentor & motivate the team. Keen planner & strategist with a detailed oriented approach.
- ⇒ A keen analyst with excellent relationship management & team building skills and abilities.
- ⇒ To Ensure 100% adherence to laid Policies & Processes and to Ensure no Compromise on compliance

EMPLOYMENT SCAN

Since Jun'18 with IDFC FIRST BANK LTD – TN & Kerala

Regional Ops Manager

1. HL, Lap, Stlap, Biz Loans, CD, CV, Retail Asset new & Old (Products – CAR & TW)
2. Micro Biz Loan Branches

Operations

- Handle a team of 2 Direct Reporting – AOM/ CM (Chief Manager, Senior Manager) to whom 10 Operations manager -DM & AM level Reports.
- **Mortgage / HL /SME / Retail Asset** To ensure Day today Disbursement activities/compliance of all the Products are been completed as per Appraisal, Approved scheme within the required TAT by respective appointed at locations and who is ensuring the quality, Compliance and is following the maker Checker concept of the cases booked.
- **Mortgage / HL-** Ensured Credit files are audited with vetting/Legal Reports as per Maker checker concept & ensured compliance. If for any deviations, taken up with Credit / Sales team for necessary corrections
- **Ensured Credit Processing Agencies** were appointed at Newly opened locations as per required compliance
- **Ensured CPA agencies** are hiring quality manpower and necessary training been given to them through LOM_
- **Internal Audits** at Branches were conducted, and necessary actions were taken for the non-compliant Staff.
- **Micro Business Loan Branches** - To ensure Day today Disbursement activities/compliance of MBL product are been completed as per Appraisal, Approved scheme within the required TAT by respective appointed BOM at locations and who is ensuring the quality, Compliance and is following the maker Checker concept of the cases booked.
- Ensured Pre-Sanction, Post Sanction and Post Disbursement Dox compliance are met by driving OPS Team and Sales department.
- To ensure timely resolutions been send by respective Locations to the raised queries by Internal Audit Team on the disbursed files and consistently maintained the SLA of 98% in quality.

Nov'12 – May'18- with MAGMA FINCORP LTD- Kerala (NBFC)

Growth Path: - November 2012 –Till May 2018– Regional Operations Manager Kerala State Operations + Accounts Head – HL, SME, Retail Asset new & Old (Products - CAR, CV, & CE)

Operations

- Handle a team of 2 Direct Reporting - Team Leaders (DM & AM) to whom 30 OPS Officers + Branch Accountants report (Senior Executive, Executive & Associates)
- **Mortgage / HL /SME / Retail Asset** To ensure Day today Disbursement activities/compliance of all the Products are been completed as per Appraisal, Approved scheme within the required TAT by respective OPS resource appointed at locations and who is ensuring the quality, Compliance and is following the maker Checker concept of the cases booked.

- **Mortgage / HL-** Ensured Credit files & Legal Folders are checked, audited with vetting/Legal Reports as per Maker checker concept & ensured compliance. If for any deviations, taken up with Credit / Sales team for necessary corrections
- **Internal Audits** at Branches for all Departments across Kerala locations were conducted along with BIZ HR and necessary actions were taken for the NON-Compliant Staff, also is a Part of Internal Fraud Investigation team.
- **Ensured compliance of Trade Advance** documentation & timely Replenished.
- **Ensured Documentation & other required Compliance** for Appointing New DSA (New Car / Used Car- RC Limit)
- **Ensured Customer Service** Executive (OPS) are following the necessary CS activities/providing timely Resolution & Ensured Complains / Queries are entered & recorded in system. Ensured necessary Leads are been generated by location CSO and followed up with sales team for execution (Contributing to Revenue Generation)

Accounts

- **Ensured Following Compliance** – Daily Cash collection from walk-in customer & from Collection field executives, Reconciliation and banking of collected cash. Necessary System Entries, MR Receipt Stock, Thermal Roll Stock, Petty Cash Reconciliation and timely requests, Branch Asset inventory. Key Register
- **Ensured Customer queries** are being handled and necessary action been taken, and the Service activities are been entered in system by respective BA at respective locations.
- Ensured Leads are been generated from Walk in Customers by respective CSO and followed up with Sales team for execution. (Contributing to Revenue Generation)
- Ensured all the Branch Admin related Works are been handled by respective Branch Accountants at location who acts as the Admin, also all the Branch related Service rendered Vendor bills/KSEB/Telephone Bills/Branch Expenses are been processed and Payments are been made/paid without any delay.

Since Feb'05 to Oct'12 with GE Money / GE –SBI CARDS Kerala

Growth Path -

Since February 2005 - December 2007 -Branch Operations, Credit Verification – Kerala State

Since January 2008 Branch Operations -loans & Credit Verification, Backend Debt Management & Sales Backend (Rest of Maharashtra, Goa & Chhattisgarh)

Branch Operations – GE Money Loans

- To Monitor on Cash Deposits by Agencies at Branch, and handle day today activities of Cash / Cheque management and reconciliation of the same at local level and Ensuring Capture of payments against customer loan account by outsourced staff at Branch.
- Handle Receipt books stock and Audit for entire ROM, Chhattisgarhi & Goa Region. Ensured outward and inward receipt books are tracked with tracking mechanism and flashing MIS on regular basis.
- PDC Replenishment, PDD Resolution. Handle Branch Administration & loan Customer Service.

Credit Verification – SBI Credit Cards :

- To Monitor and handle day today activities of Verification process Outsourced through agencies at Hub and spokes. Supervising and monitoring the working of agencies and sought policy compliance on matters of policy & procedures as per the company norms. To Monitor Tat / Quality / Fraud Identification / Delinquency trend across location. Conducting periodical training of Supervisor / Verifier.

Backend Debt Management - SBI Credit cards :

- Back End Debt Management Credit Card for Rest of Maharashtra, Chhattisgarh & Goa.
- Handle day today activities of Cash/Cheque management and reconciliation of the same at local level and ensuring Capture of payments against customer account by outsourced agencies without any delay. Ensured Collected Cash by collection agencies are been deposited at Bank after reconciliation without any delay.
- Handle Receipt books stock and Audit for entire ROM, Chhattisgarh & Goa Region. Ensured outward and inward receipt books are tracked with tracking mechanism and flashing MIS on regular basis.
- Issuance & Signing Authority of Settlement Letters to Delinquent customers and tracking the PDC payments.
- Handle collection Agency Billing across location by validating collected delinquent accounts by agencies, and thereafter provides the validated accounts for Billing. Ensured bills are raised from agencies and as per Approved payouts and as per compliance guidelines.
- Responsible for New Collection Agency Agreement/Documentation formalities and Renewals across locations.
- Generating Daily Monthly MIS, TAT Reports. Responsible for issuance of Field executive ID Cards and Renewal.
- Ensuring that the Systems used for data transfers are well upgraded according to the Software needs & file transmission is happening strictly through the encryption software only.

Sales Backend Process- SBI Credit Cards :

- Document income Proof check on the Sourced applications (Secured/Non-Secured) from SBI Branch Channel at Pune.
- Ensured Primary call verification to customer is been conducted and same gets recorded for future reference on Every sourced Application by Outsourced staff to Confirm on the Card type, Dox, Annual Fees Demographic and other important Details provided in Application.
- Ensured sourced Application are as per Compliance Guidelines, Policy & Norms. If Not same gets rejected.

Role as Senior Executive Branch Operations & Nodal Officer (SBI Cards -Credit Verification)

- Handled Kerala State 'SBI-Credit Cards' Operations total of Seven locations, Hub-Cochin and 6 spokes
- To Monitor and handle day today activities of Verification process Outsourced through agencies at Hub and 6 spokes. (10 Verification Agencies)
- Supervising and monitoring the working of agencies and sought policy compliance on matters of policy & procedures as per the company norms. Conducting periodical training of Supervisor / Verifier
- To Monitor Tat / Quality / Fraud Identification / Delinquency trend across location
- To Monitor day today activities of Drop box clearance at Cochin and spokes outsourced through 7 agencies. Altogether 98 Drop boxes in Kerala.
- Monitor Cheque capturing process of customer against card payments outsourced through agencies and ensuring same hits customer card A/C without any delay
- Monitor 10 CMP A/C (Cash Management Product) throughout Kerala Outsourced through agencies for Reconciliation. Daily Co-ordination with Sales & Collections team. Generating Daily, Monthly MIS, TATA Reports
- Also responsible as Nodal officer to RBI to solve complains received from RBI by meeting 'OMBUDSPERSON' for the hearing once or twice in a month.
- Maintaining monthly billing process and followed up with finance for the timely clearance of the vendor bills.
- Ensuring that the Systems used for data transfers are well upgraded according to the Software needs & file transmission is happening strictly through the encryption software only.
- Identifying city limits & negative areas for the business in consultation with all stakeholders.

June 2004 – Feb 2005 with Bajaj Auto Finance Ltd –Calicut- Junior Executive.

- Credit Appraisals on TW, PL, Consumer Durables & computer applications
- Handled 5 Location of North Kerala –(Hub – Calicut. Spokes – Wayanad, Kannur, Vadakara, Malappuram)
- Managed a Team of 3 junior executives & 6 verifiers at hub and 4 at spokes and Monitoring verification TAT and quality.
- Customer service for customer profile of all loans (TW, PL, CD & PC) checking for issues and resolving within TAT.
- Training verifiers and new employees, ensuring that a proper file flow process is followed
- To monitor day to day activities of Credit Processing, maintaining Turn -around time for cases
- Spot sanction based on tele calling comfort to keep Co-ordination with the management and the Staff.
- Performed as a branch in-charge in the absence of Branch Manager.

Commenced service as ICICI Outsource Team leader Credit in Two -Wheeler loans from March 2002 – June 2004

ACADEMIA

- Bachelor of Commerce from Ness Wadia college of Commerce, Pune University in 2002.

IT SKILLS

- Well versed with Computer Fundamentals, Operating Systems like? MS Office & Internet Applications.

PERSONAL DETAILS

Date of Birth : 23rd March 1981
Languages : Hindi, English, Marathi, Malayalam & Tamil
Address : Flat No. 208, Waman Smruthi bldg, Opp to Khanna Hardware, Vikas Nagar, Dehu Road, Pune – 412101.