

Vivek Kapoor
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Objective

Aspire to join an organization that inspires me with adequate challenges and opportunities to grow not only as a professional but also as a person while applying my knowledge on the job.

Work Experience

1. Working as a Team Lead (Manager II) with **POONAWALLA FINCORP LTD** Jan'21 till date.
2. Worked as a Manager with **IDFC FIRST BANK LTD (Delhi)** Nov'19 to Jan'21.
3. Worked as a Manager with **HDFC BANK LTD (Delhi)** Oct'18 to Nov'19.
4. Worked as a Deputy Manager with **HDFC BANK LTD (Delhi)** Oct'15 to Sep'18.
5. Worked as an Assistant Manager with **HDFC BANK LTD (Delhi)** Jan'12 to Sep'15.
6. Worked as Executive- New Product Development with **Transcorp International Ltd (Corporate Office) [Delhi]** (Aug'11 to Jan'12)

1) Detailed Work Profile

Organization	: POONAWALLA FINCORP LTD
Current Job Title	: Team Lead (Manager II)
Field	: Central Onboarding Operations

Key Responsibility Areas

- Handling and managing Vendor RPC team and On-role Authorizers which takes care of Disbursals of Pre Owned Cars, Supply Chain Finance , Business Loans, Alliance Partners Businesses like CARS24 etc.
- Setting up of Regional Processing Centre and managing transition phase of transferring of Loan Products from Branches to RPC.
- Visiting Iron Mountain (Gurgaon) for doing audit of Property Papers and sharing the observations.
- Doing UAT and Pre Production testing of new products/schemes in system under testing environment.
- Maintaining TAT, Quality and compliance adherence while processing of files.
- Preparing and sharing of RPC -Operational Dashboard for the month to senior management.
- Collaborate with internal and external stakeholders to achieve the desired business objectives for ensuring maximum efficiency in internal processes.
- Managing end to end RPC activity from Disbursals till Dispatch and closing errors highlighted by Quality team.
- Tracking and Updation of PDDs in system.
- Managing the Vendor in terms of Resources, TAT, Quality, Costing and other areas, so as to be aligned with Organizational needs.
- Doing weekly Audit in RPC for eliminating the exceptions and to have smooth flow of work.
- Fixing the accountability of the RPC for committing Errors and imposing penalty for the errors committed.
- MIS preparation & projects handling as per the need and reporting to management.

Significant Accomplishments

- In this short span got grade promotion for the work done in setting up of Regional Processing centre.
- Got appreciated from Ops Head for solely handling and managing Alliance Business Partner CARS24

2) Detailed Work Profile

Organization	: IDFC FIRST BANK LTD (Delhi)
Current Job Title	: Manager (CPA Manager)
Field	: Urban Assets Operations

Key Responsibility Areas

- Handling and managing CPA team which takes care of logins of Home Loans product of North and East Region of India.
- Doing disbursement of various products like Home Loan, Personal loan, Two wheeler Loan, Business loans etc.
- Have been assigned BOMs of MBL branches, wherein all the operational work from login to disbursement to dispatch needs to be monitored.
- Regular visits, training, and test to be conducted of BOMs of MBL branches to keep them updated of latest changes in policies.
- Maintaining TAT, Quality and compliance adherence while processing of files.
- Arranging regular vendor meetings and highlighting concerns if any so that process is followed smoothly.
- Arranging monthly DSA/RM/SO training session of North and East so that FTR files reaches CPA which helps in maintaining TAT.
- Plan, direct or coordinate quality assurance programs and sessions and formulate quality control methods for improving the operational efficiency.
- Managing the Vendor in terms of Resources, TAT, Quality, Costing and other areas, so as to be aligned with bank's needs.
- Preparing list of files monthly for shredding purpose.
- Ensure time to time review of process, identifying improvement areas and providing suggestions to improve the process for decreasing TAT and increasing customer satisfaction.
- Supervising day to day activities of CPA and ensure compliance to all bank procedures.
- MIS preparation & projects handling as per the need and reporting to management.

Significant Accomplishments

- Got various appreciation mails from National, Regional, State Heads for managing CPA shop in a manner which helped business in achieving targets.
- Seeing the CPA management skills have been assigned MBL branch for monitoring.

3) Detailed Work Profile

Organization	: HDFC BANK LTD (Delhi)
Current Job Title	: Manager
Field	: Retail Assets Operations

Key Responsibility Areas

- Disbursement of Installment Loan Products like Personal Loans, Business Loans, Education Loans, Two Wheeler Loans, Self Employed Professional Loans, etc within defined TAT.

- Handling a team of Insta department which takes care of insta products from logins till disbursement.
- Ensure that the applications are as per KYC norms set by RBI & disbursed as per TAT and Policy.
- There should be No excess/Short disbursement to eliminate CRMs.
- Handling all activities of the Insta department like, preparing MIS, day-to-day checking of login covering, all the registers (login ,Re-credit, Discrepant docs).
- Preparing and analyzing various MIS related to FTNRs reduction, Stamping Wastage , e-attendance exceptions, etc
- One point contact for sales and there issues related to disbursement from insta department.
- Handling of post disbursement activities like Post disbursal documents updation in the systems.
- Preparing list of ABND files and destructing same on monthly basis.
- Solely responsible for 5S implementation in the branch.
- FPR (First Person Responsible) for the Stamp Paper indent to vendor and its issuance to sales team and maintaining proper registers for issuance for audit purpose
- MIS preparation & projects handling as per the need and reporting to management.
- Solely responsible for having specimen signatures from Credit/RIC/Sales/CPA and providing them ours on monthly basis for audit purpose.
- Provide coaching about new policies and process and giving feedback to team members to enable them to improve their performance.
- Doing weekly Audit in CPA for eliminating the exceptions and to have smooth flow of work and publishing weekly report to Area Operations Manager.
- Fixing the accountability of the CPA Ops committing Errors and imposing penalty of the errors committed And ensuring FTR to eliminate the Re-work at CPA shop.
- Preparing of leaves of the team members on monthly basis & providing same to B.O.M.

Significant Accomplishments

- Received 3rd Prize pan India from bank's M.D. in giving significant idea under THINK TANK to increase operational efficiency and cost reduction.
- Regarded as a 5S Champion in the branch and received appreciation from higher authorities.
- In this digital era, got 2 suggestions approved under THINK TANK for improving bank's digital product PAYZAAP.
- Ten times nominated for fraud detection under KYC check and ops alert and won SILVER STAR AWARD.
- Received appreciation from ASM for supporting sales and quality of handling team..
- Received appreciation from A.O.M. on disbursing 1st Scan based Loan file from Delhi region.
- Received appreciation from A.O.M. on Quality of Audit at CPA shop.

Workshop and Training attended

- Have undergone 3 day Retail Asset Operations training at North CPU.
- Have a certificate in BCSBI Customer Service Guidelines.
- Have undergone 4 day Advance Banking Module training of HDFC BANK LTD at North CPU.
- Have taken Service Excellence training.
- Has been trained on Lean Six Sigma Yellow Belt online course.
- Have passed Information Security test.
- Have taken 2 day Personal effectiveness training.
- Have undergone 4 day SWAGAT training of HDFC BANK LTD at North CPU.

4) Detailed Work Profile

Organization	: Transcorp International Ltd. (Corporate Office)
Job Title	: Executive- New Product Development
Field	: BFSI
Duration	: August 2011 to January 2012

Key Responsibility Areas

- Identifying new opportunities for the company that can leverage the strong distribution network.
- Developing understanding of the new businesses & translating an identified business opportunity into a workable Business Model.
- Coordinating with the pan India sales team to get inputs from them about the market.
- Also liaise with the Business Heads to ensure implementation of plans.
- Work in sync with other departments like Technology Development, Regulatory Affairs, etc
- Working on projects with people across categories depending upon the requirements.

Significant Accomplishments

- Have given significant contribution in making a new product i.e. Jeevandhan and Mini Jeevandhan understandable to the various branches of the company spread in pan India.
- Received appreciation from HR Head and New Products-Head, on giving significant contribution on making PPT presentations, MS Word documents to impart knowledge of New Product which is hitting the market soon.

Traineeship Experience

1. Summer Trainee at **TATA Motors Ltd.**(Commercial Vehicles), Gazipur Patparganj New Delhi (May 2010 – July 2010) and was rated as Good on Performance by the Organization during the assignment.

Topic: “Assessment of Market Potential for new TATA Winger Variants for TATA Motors (2010)”

Details:

- Orientation, Understanding the project & Research Design.
- Market Research on Tax Network for Tata Winger Maxi Van (Noida), Tata School Winger (Noida & Greater Noida), Tata Winger Platinum (Delhi)
- Understanding customers needs by meeting the existing and prospective winger customers and by going with sales representative for demonstration of vehicle.
- To know present consumer perception about Winger.
- Finding future potential customers for new Tata Winger Variants.
- To understand the market potentiality for Winger.

Project Work

Topic: “A Study on Promotional Strategy of Vodafone “

Overview:

- To study customer satisfaction of Vodafone.
- To study various Promotional activities used by Vodafone.
- To study the various services provided by Vodafone.
- To know the expectation of Vodafone Customers.

Educational Qualification

1. MBA (Finance and Marketing) from SRM University, NCR Campus, Modi Nagar, Ghaziabad. (UP) 2009-11 with 75%.
2. Bachelor in Marketing Management and Retail Business from Delhi University with 1st Division (2009).
3. Certificate in Anti-Money Laundering & Know Your Customer from Indian Institute of Banking & Finance (IIBF).

Computer Skills

Proficient with MS office, Tally, Software's like Finware, LOS, Idea LOS, Finnone, RAMS, VBMS, Flexcube, Idea RAS, RAITS etc and having a good knowledge of Windows, and Internet.

Personal Profile

Father's Name: Mr. Vijay Kapoor

Date of Birth: November 16, 1988

Nationality: Indian

Sex: Male

Marital Status: Married

Language known: English, Hindi, Punjabi

Hobbies: Surfing the Internet, Listening to Music and Playing Cricket

Date: **(Vivek Kapoor)**