

# Prashant Jain

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## PROFESSIONAL PROFILE

- Enforcement and adherence of company process and product policy at Centralized Level
- Finding new areas of improvement to increase the productivity and minimize the cost.
- Maintaining database quality for Analysis on Portfolio Quality and Identifying Key Risk indicators.
- Standardization of Internal Formats and Redesign Process for smooth functioning.
- Expertise in Ms Excel and its Function

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## AREA OF EXPERTISE

- Loan Underwriting: Personal and Two Wheeler Loans
- Software Training and Testing (UAT)
- Process and Policy Implementation
- Data Quality Management
- Process Management and Redesign
- Vendor Management
- Centralized Process Management
- Team Building & Mentoring
- Cost Savings Measures and Initiatives

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## ACHIEVEMENT

- Awarded as “Best of the Best Employee of the Year” in 2019.
- Awarded consecutively for 5 time with “CEO Elite” Award from 2015 to 2020
- Awarded as “Star-Credit Manager – Personal Loans” for July 2008 across the country

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## EDUCATIONAL QUALIFICATION

Institution Name	Date of Result
University of Rajasthan ( B.A) – Non Collegiate	16-06-2005
National Institution of Computer Application	15-03-2002
Tagore Public School (Sr Secondary)	25-05-2001
Tagore Public School (Secondary)	07-06-1999

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## **PRESENT WORKING EXPERIENCE**

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### **Senior Business Architect - Perfios Software Solution Pvt Ltd, Mumbai since April 2021 till date**

- Currently working on project of building ePlatform end to end Digital (Web/Mobile App) journey for one of the lead PSU Bank having 100+ products.
- ePlatform includes customer journey with In-Principal approval and Straight Through Processing till Disbursement basis new/existing customer condition.
- Implementing complete end to end Loan Origination solution for Non STP Application and Application sourced through various channel like Lead Aggregator, Manufacturer for Vehicle loan, Social Media Platform like Twitter , Facebook , Instagram
- Handling team of 4 member as Business Analyst (BA) for requirement gathering.
- Integration of various API external / internal to bank for seamless customer journey.

## **PREVIOUS WORKING EXPERIENCE**

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### **AVP – Project Management Office, Fullerton India Credit Company Ltd, Mumbai from June2009 to Mar 2021**

**Activities carried since June 2009 till Date in Fullerton India Credit Company as Credit Manager, Senior Credit Manager and Senior Manager – Credit System and Technology**

- Implemented End to End loan processing using FinnOne API Integration Project.
- Completed Rural Micro Finance business migration in FinnOne and process setup for Rural business in FinnOne.
- Completed the integration of Deduplication Software – Posidex with 5 core applications i.e. BRMFO & BRNET used for Rural business, FinnOne Retail, FinnOne Corporate and CRMLOS application used for Urban business along with migration of 1.75Cr of records
- Implemented TW Sales Mobile App journey of Frontline Sales Officer for sourcing application directly from Dealer counter and provide In-Principle Approval under Digital Initiative Project
- Completed the execution of BOT based Loan Processing in FinnOne under Digital Initiative Project
- Implemented Online Hunter Integration with CRM Next Application under Digital Initiative Project
- Implemented Online Document Screen Process for Fraud Department under Digital Initiative Project
- Implemented customer journey for Express Loan (Mobile App) project under Digital Initiative Project
- Implemented Mobile based sourcing of application for Personal Loan , Mortgage , Home Loan (FIHFC) , Commercial Vehicle and Two Wheeler loan under Digital Initiative Projects
- Completed Instant Disbursal Process (Mobile App) for existing customer under Digital Initiative Project
- Completed Online Web Lending Platform under Digital Initiative Project
- Implemented CRM Loan Origination System where End to End application processing was automated for Self as well as Fintech Partners.

- Integration and processing design of Alliance/Partnership based lending under Fintech's Tie-up Project.
- Completed FinnOne Implementation for FIHFC Product (Housing Loan)
- Completed FinnOne Loan Origination System Implementation and User Training
- Successfully implemented Centralized TW Loan Process for Underwriting and Operations for 118 Branches.
- Implementation of FinnOne for Personal Loan, Mortgages, SME
- Managing API integration with various partners and alliance under Digital Initiative Project
- Had led the team of 6 Officers for Online Lending - Centralized Underwriting
- TAT Monitoring for Digital Application along with weekly Training.
- Data Analysis for new policy implementation or process change
- Part of HFC (Housing Finance) FinnOne Implementation Team - Risk.
- Executing FinnOne UAT which includes Testing of Various Screen and Stages, Fields Validation, Creating Rules for correct Data Entry.
- System BRD preparation for New Project, Digital Initiative basis policy change and market requirement.
- Requirement gathering and Master Maintenance.
- Verifying Field Mapping for Data Flow from CRM Next to FinnOne
- Identifying Gap in Existing Process in respect FinnOne Process and Re-Design the same
- Working on various Interface like Connect+ for CIBIL, SAS for Dedupe, OMNI DOCS for Document Scanning and Upload, CRM Next for Data Flow and identify gaps correctness.
- Creating BRE Rule on Eligibility Calculation and Deviation basis Product Policy and Testing for correctness in FinnOne
- Preparing Training Material for Ends Users
- Acting as Master Trainer to End User's for FinnOne & CRM Application
- Executing CRM Next UAT which includes Testing of Various Screen and Stages, Fields Validation, Creating Rules for correct Data Entry.
- Verifying Field Mapping for Data Flow from CRM Next to Omni Flow
- Creating BRE Rule basis Product Policy and Testing for correctness
- Preparing Training Material for Ends Users
- Acting as Master Trainer to End User's for FinnOne Software
- Setup Process for Centralized Two-Wheeler Loan from Login to Underwriting to Booking of Loan for 118 Branches across India
- Maintaining prescribe TAT of Approval and Booking
- Coordinating with various Vendor for Verification located at across 118 location.
- Reviewing KYC document required for Loan Agreement as per RBI Guidelines and Company Policy.
- Scanning and reviewing of various documents provide along with Loan application to avoid Fraud's.
- Coordination with various departments like – IT (Technical Team of FICCL and SGS) in terms of System Enhancement and Technical Issues related to Process improvement.
- Monitoring and maintaining Standardization Data Compiling for Analysis and Management.
- Time to Time reviewing, monitoring, and improving the Process Flow to reduce overall TAT and increase productivity.
- Portfolio Analysis for improvement in Product Behavior
- Monitoring of ECS and Physical Files Managements from receiving to storage.
- Handling and conducting Audit for Process and Loan Underwriting
- Handled Under-Writing for Salaried Personal Loan Applications from Centralized Hub located locally at Jaipur.
- Monitoring and handing entire Operational activities from Files Review to Issuing of Loan

amount Disbursement Cheque to Customer for Personal Loan.

- Conducting Training for Branch Sales Team and Associates Channels.
- Implementation of New Process and changes related to Loan Process.
- Conducting Personal Discussion (PD) for High ticket size cases with Customer.
- Preparing Presentation and Monthly Data compilation for Rajasthan State as and when required

**Credit Manager - Personal Loans, Reliance Consumer Finance, Jaipur, Sep 2007 to Dec 2008**

- Undertaking underwriting of Personal Loan application specially Salaried Profile.
- Organizing Monthly Review Meeting of Portfolio in respect to Delinquency/Losses/Fraud with Sales Manager and Collection Manager.
- Review of existing credit policy with learning's from portfolio analysis, RCU/FCU etc
- Conducting Channel (DSA) & Vendor visit Policy Training to CPA executive and FI (Field Investigation) Training on Monthly Basis.
- Enforcement and adherence of the company process and product policy at the branch level
- Preparing of daily working Report / MIS for the Location
- Handling HR related queries and Payroll Management for Reporting Team
- Successfully implementation of **Business Process Management System (BPMS)** in Ludhiana.

**Credit Relationship Manager–Personal Loans, GE Money Financial Service Ltd, Noida, May 2007 to Aug 2007**

- Handling Branch Salaried Personal Loan Underwriting.
- Improve the Portfolio quality by undergoing Data Analysis
- Monitoring for Operation activities of the Branch.

**Junior Officer - Auto & Personal Loan, ADFC Pvt Ltd (Subsidiary of HDFC Bank), Oct 2005 to April 2007**

- **CPA & CPV Management**:-Co-ordination with CPA (Credit Processing Agency) & CPV (Customer Point Verification) Agencies situated at across Rajasthan, Conducting training on any new process implemented, monitoring of TAT prescribed for every CPV & Charging of Penalty for not maintaining TAT, Maintaining smooth working and understanding in-between CPA & CPV Agency.
  - **Vendor's Management**:-Maintain Healthy relation with 13 CPA, 19 CPV, 05 External Dedupe, 03 PFI Agencies & 13 Valuator situated across Rajasthan. Vendor Bills & Payments Management for entire Rajasthan. Solving various queries raised by the Vendors while implementing any new policy and process.
  - **Data Compilation/MIS/Reports**:-Generating of Dedupe for each and every cases for Jaipur, Ajmer, Kota, Alwar & Udaipur, Data compilation for 18 major locations that includes Rajasthan, Punjab, Haryana & Jammu for Personal Loans & 34 Locations (HUB & Spokes) of Rajasthan for Auto Loans, Preparation of MIS related to Credit, TAT, Delinquencies, Costing, and Wastage etc.
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