

OBJECTIVE STATEMENT

A well-rounded individual with a strong commitment to business excellence and driving ambition to achieve career goals. Presently seeking a challenging position in a fast paced work environment in which my acquired skills and work experience will be utilised to the best benefit of the organisation.

Looking for a challenging position in a dynamic organisation with a long-term objective of attaining a position in senior management. Exposure to the industry, high level of commitment and focus towards work, good presentation and project implementation skills and effective communication skills will be an asset for the recruiting organisation.

AREA OF SPECIALIZATION

Branch Operations (Retail Finance), Customer Service, Cross Sell, MIS, Process design and ownership

PRESENT POSITION –

Regional Operations & Service Head – West Bengal / Jharkhand – July 2018 till date

Products include – SME / BL, Vehicle Finance, Home Loan

Responsibilities include –

SME / BL, Vehicle Finance -

- ✓ Ensuring smooth disbursal process within designated TAT
- ✓ File processing FTR maintenance
- ✓ Mandate maintenance / HO dispatch
- ✓ Post disbursal document maintenance – for Vehicle finance
- ✓ Audit compliance

Home Loan –

- ✓ Ensuring smooth disbursal process within designated TAT
- ✓ File processing FTR maintenance
- ✓ Mandate maintenance / HO dispatch
- ✓ Audit compliance
- ✓ Legal document maintenance and archival process
- ✓ Disbursal Cheque maintenance
- ✓ OTC document clearance and payment handover
- ✓ Original property document retrieval and handover process
- ✓ Audit compliance

Customer Service / Cross Sell –

- ✓ Lodging customer requests / complaints in system and ensuring delivering the same within prescribed TAT
- ✓ Customer calling and generating leads for Cross Sell
- ✓ Cross Sell disbursals

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Curriculum Vitae

Previous Positions held in erstwhile Magma Fincorp Limited

A) Senior Manager – Projects

- ✓ **Period** – Jan 2014 to July 2018
- ✓ **Job Responsibility** - Part of the team handling the business transformation engagement (M Core) for Magma Credit and Operations team in consultation with system architects from Nucleus Finnone
- ✓ **Job Description** - Developing process maps using MS Visio, Participated in the gap analysis sessions offering best practices basis my experience within and outside the organisation, SOP preparation, Use Case identification, Test Data Identification for Test Cases, Testing, Data Management
- ✓ **Products handled** – SME / Vehicle Finance
- ✓ **Operating Platform** - ORACLE environment (Oracle Reports and Forms)
- ✓ **Reporting** - National Operations Head, who in turn reports to COO

B) Manager – Central Insurance Co-ordinator

- ✓ **Period** – May 2010 to Jan 2014
- ✓ **Job Responsibility** - looked after Insurance related issues Pan India across 19 States and reporting to National Head - Operations. I facilitate creation of a platform for addressing service related issues and faster turnaround time for business bookings. Other allied issues like conversion, system entries, various compliances are also supervised by me.
- ✓ **Job Description** – Process Compliance Check, Ensuring 64VB compliance, Monitoring Invoice / RC updation TAT and timely policy preparation, Magma Loan Suraksha – ensuring proper documentation and timely issuance of Policy, Liaising with HO Insurance and State Heads – Ops on a daily basis, Periodically discuss the issues with all branches and promptly address the actionables
- ✓ **Products Handled** – Asset Finance (Car, Commercial Vehicles, Construction Equipment – Retail and Strategic, Tractor, Refinance) and SME products
- ✓ **Operating Platform** – ORACLE environment (Oracle Reports and Forms)
- ✓ **Reporting** – National Operations Head, who in turn reports to COO

C) State Operations Head – West Bengal

- ✓ **Period** - July 2008 to May 2010
- ✓ **Job Responsibility** - heading overall Operations across West Bengal for SME and ABF
- ✓ **Job Description** – KYC related compliance, Process Compliance, Credit Appraisal, Maintenance of FI TAT, Requisition Dispatch, Timely publishing of MIS as per committed TAT, Periodical checks on Quality Assurance through Audits, Ensuring compliance with Risk and Policy related matters, PDD collection, Insurance updation
- ✓ **Products Handled** – Asset Finance (Car, Commercial Vehicle, Construction Equipment – Retail and Strategic, Tractor, Refinance) and SME products
- ✓ **Operating Platform** – ORACLE environment (Oracle Reports and Forms)
- ✓ **Team Strength** – Handling a team of app 15 resources
- ✓ **Reporting** – Zonal Operations Head, who in turn reports to National Operations Head

Other Assignments –

C) Team Member – Project Vertical – CAR Business – Dec 2010

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Curriculum Vitae

- ✓ CAR 200 project objective is to build up scales / volumes / market share by 3X times coupled with reduction of market turn around by 50%, a new endeavour in which MFL had stepped in with an objective to emerge as a top line player in Car Finance Business
- ✓ Sharing key MIS and Trend Analysis with various branches

Career Path –

A) Assistant Manager – Operations - GE MONEY FINANCIAL SERVICES LIMITED

- ✓ **Period – September 2005 to July 2008**
- ✓ **Job Responsibility** – heading overall operations of 12 branches across 3 states (West Bengal, Jharkhand, Orissa)
- ✓ **Job Description** – Credit Appraisal, Disbursals, Purchase Hold resolution, Customer Service related issues, Administrations and IT related functions in branches, Cash MIS and Audit, Receipt Book Management, ETOS updation
- ✓ **Products Handled** – Consumer Durable Loan, Two Wheeler Loan, Personal Loan (PLA – Personal Loan – A Category, RLP – Personal Loan – B & C Category, PLR – Personal Loan Retention), CAC – Cash against Card
- ✓ **Operating Platform – 4C by IBM**
- ✓ **Team Strength** - Handling a team of almost 15 resources
- ✓ **Reporting – Zonal Operations Manager**

B) Audit and Accounts Supervisor – G. BASU AND COMPANY (CHARTERED ACCOUNTANTS) - Apr, '02 to Sep, '05 : Worked with G. Basu & Co. as Audit & Accounts supervisor. Work involved Statutory, Tax, Internal and Concurrent Audit, finalisation of accounts of clients, preparation of schedules of fixed assets, loans and advances and other related schedules for audit, stock valuation, preparation as well as verification of monthly Bank Reconciliation Statements of clients in various Banks and Pvt. Ltd. Companies.

ACADEMIC ACHIEVEMENTS

- ✓ I am a C.A.(Inter) pass out (2001)
- ✓ I completed my B.COM (Hons) from **St. Xavier's College** under Calcutta University securing 53% in aggregate (1997)
- ✓ I did my entire schooling from **South Point High School, Kolkata** with specialization in Commerce at the senior school stage and secured 74% and 73% marks in the Secondary and Higher Secondary board examinations respectively

AREAS OF INTEREST

- ✓ I'm an avid sports enthusiast
- ✓ Interests in trekking and wildlife / nature photography
- ✓ Participated in Merchants Cup Soccer organised by "The Telegraph" at CC&FC, Kolkata

Highpoints in personal skill and core competence:-

- ✓ Understanding business and market dynamics
- ✓ Planning and establishing direction
- ✓ Decision Making
- ✓ Leading teams and setting examples for others
- ✓ Winner of GE Money Achievers' Award for Q4, 2006.

References – on demand

(SAURAV BASU)

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