

## **Sanjay Kumar Singh, B.E., PGDBA, E-Commerce, Lean Six Sigma Green Belt, CFP<sup>CM</sup>**

**Mobile: 9830622822; Email: [sksingh25@rediffmail.com](mailto:sksingh25@rediffmail.com)**

---

### **Job Objective**

I aspire for a challenging Assignments in Organizations in any profile where I can utilize my sharp skills, in-depth knowledge, rich experiences and strengthen them in conjunction with Organizational Vision, Goal and Objective.

### **Professional Profile**

More than 23 years of experience in the areas of Operations, Cross Sell, Regulatory & Compliance Reporting to SEBI,IRDAI and RBI. Governance of RBI guidelines on Digital Lending with our Digital Channel Partners (FinTech Organization). Quality Assurance, Business Operations (Process) Management, Customer Engagement, Strategic Planning, Project Management, Insurance Operations, Resource Optimization, Business Analysis, Process Improvement, Cross/Up Selling, General Administration ,Implementation and Team Management. Proficient in managing & leading teams for running successful process operations & experience of developing procedures, service standards for business excellence. Possess excellent analytical, interpersonal, communication and organizational skills with proven abilities in team management, customer relationship management and planning. Ensuring SLA Compliance by regular quality checks, Audit and reviews. Leading, Implementing and Monitoring CSAT Survey and contribution in Value Addition to the Organization.

### **Areas of Expertise**

**Regulatory & Compliance Reporting of CKYC, NeSL, CERSAI, Periodic Updation of KYC(Re-KYC) and Reporting to Multiple Bureaus (CIBIL, CRIF, Experian, Equifax). Governance of RBI guidelines on Digital Lending with our Digital Channel Partners, Strategic Planning, Business Operations encompassing Branch Operations and Head Office Operations, Project Management, Customer Service Excellence, Team Management, Cross-Up Sales, Compliance, Audit Reviews, Business Analysis, Process Improvement, Organization Development, Implementing CSAT Survey.**

- Governance of our Digital Lending Partnerships along with Organic Business as per RBI Guidelines on Digital Lending ecosystem based on recommendations from WGDL(Working Group on Digital Lending).
- Compliance of CKYC (Central Know Your Customer) viz., Generation and Reporting of CKYC Numbers of our Customers to CERSAI and post action on CERSAI rejections for end to end redressal.
- Reporting of our Customers with NeSL (National e-Governance Services Ltd) and its redressal.
- Reporting of our Mortgage Customers with CERSAI(Central Registry of Securitization Asset Re-Construction and Security Interest of India) for Charge Creation.
- Compliance on Periodic Updation of KYC (Re-KYC) viz, Generation of Periodic KYC intimation letters based on the Risk Categorization of High, Medium and Low Risk Customers.
- Bureau Reporting for all our Customers to Multiple Bureaus( CIBIL, CRIF, Experian, Equifax) and its redressal.
- Monitoring and Assessing the regulatory norms being followed by our Channel and Co-Lending Partners.
- Assessing the fulfilment and Compliance of RBI Regulations on Digital Loan (FinTech Company) being extended jointly by us and our Fin Tech Partners to the Customers.
- Handling the Regulators as Nodal Officers for RBI.
- Reporting of Various Reports like Schedule VII, Complaint Register, New Business General, SP Statement, Schedule VIA,VIB, Audited Financial Statements etc. to IRDAI.

- Monitoring the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level.
- Reviewing and Ensuring end-to-end transactions acceptance/processing and related activities are carried out at desired efficiency level with less than 1% error rate across all branches in the Zone.
- Supervising customer service operations for rendering and achieving quality services, Ensuring Insurance Policies are issued, addressing queries & resolving issues, ensuring minimum TAT.
- Preparing and reviewing Presentation, MIS reports & other statements with a view to apprise management of the process operations and assist in critical decision-making process.
- Setting out quality systems for various operational areas, ensuring a high-quality customer experience, while adhering to the work processes and quality standards.
- Ensuring the team achieve business targets through Cross/Up- Sales across the branches.
- Recruiting, managing & monitoring the performance of team members to ensure efficiency in process operations and meeting of individual & group targets.
- Determining training needs of associates and conducting suitable training programs on technical and soft skills to enhance their operational efficiency leading to increased productivity.
- Measuring Productivity of the team and uplift the resources wherever it is needed.
- Monitoring optimum manpower recruitment, its training and identifying the knowledge gaps if any.
- Doing surprise Audit of the branches to ensure the adherence of our internal standing operating procedure/RBI/AMFI guidelines/SEBI guidelines.

## **Organizational Experience**

**Poonawalla Fincorp Ltd.**

**Sep'2015 to Till Date**

### **As National Manger, Regulatory and Compliance Reporting and Quality Assurance**

**About the Organization**-Poonawalla Fincorp Ltd(Earlier Magma Fincorp is Pune based Non Banking Financial Company registered with Reserve Bank of India as an Asset Finance Company. Incorporated in 1988 and commenced operation in 1989,the company operates from 260+ branches across 22 states and a union territory and has a strong presence in rural and semi-rural India. Poonawalla Fincorp Limited has a "diversified product portfolio" namely Personal Loan, Professional Loan, Medical Equipment, Machinery, Commercial Vehicle Finance, Car and Utility Vehicle Finance, Construction Equipment Finance, Tractor Finance, SME Loan, Suvidha (Refinance), Housing Loan, Loan Against Property and Refinance.

### **Responsibilities-**

- Generation and Reporting of CKYC Numbers of our Customers to CERSAI and post action on CERSAI rejections for end to end redressal.
- Preparation and Submission of financial information of our Customers with IU(Information Utility) called as NeSL (National e-Governance Services Ltd) to NeSL portal and its redressal.
- Identification and Reporting of our Mortgage Customers with CERSAI(Central Registry of Securitization Asset Re-Construction and Security Interest of India) for Charge Creation of Secured Products.
- Generation of Periodic KYC intimation(Re-KYC) letters based on the Risk Categorization of High, Medium and Low Risk Customers. Sending SMS, E-Mail and reminders to Customers for procuring the KYC Documents and complying in the system.
- Bureau Reporting for all our Customers to Multiple Bureaus( CIBIL, CRIF, Experian, Equifax) and its redressal.
- Monitoring and Assessing the regulatory norms on Digital Lending being followed by our Channel and Co-Lending Partners.

- Reporting of various document details with IRDAI for the Insurance Policies Issued to our Customers.
- Assessing the fulfilment and Compliance of RBI Regulations on Digital Loan (FinTech Company) being extended jointly by us and our Fin Tech Partners to the Customers.
- Handling the Regulators as Nodal Officers for RBI.
- Supervising the Operational process like issuance of Sanction letter, Insurance cover note, Issuance of Delivery Order and Issuance of Payment requisition within the Turn Around Time set by the Organization which helps in Serving Customers and Dealers promptly.
- Ensuring the backend operations is geared towards seamless customer experience & Achieving CSAT Benchmark for the Zone.
- Generating Revenue through Cross Sell of Various Segments of Products and achieve the set Target.
- Pre-Processing Applications & Timely Closure: Ensuring document readiness and document verification to improve processing efficiency , reduce rework and free up capacity through value chain.
- Build in Customer Feedback into all Processes as well as Verticals of the Organization: Reveling in the role as the pure-play customer fronting department and constantly help improve processes, product, communication and processed customer feedback.
- Drive & Achieve Loyalty & CSM/CSO-Sell: Nurturing Preferred Customer, Happy Customer referrals, Life Cycle Partnership, Processed and Pre-approved Loans to drive CSM/CSOs/Cross/Up-Sells a CSO/CSM products and verticals.
- Retention and Engagement: Anchoring Learning, Development, Engagement and Productivity. Improvement of all resources. Partner HR in career Movement to ensure workforce hygiene, knowledge management and bench strength.
- Channel Management & MIS Reporting: Guiding and Training Partners to accomplish set revenue and business targets. Preparing and Analyzing MIS Reports for timely reporting to Top Management for the attainment of business objectives on regular basis.
- Branch Visits: Making branch visits prioritizing the degree of risk , mitigating it and meeting with Branch Managers/Territory Managers(TBH)/Regional Business Head(ZBH) and taking their feedback on the day to day activities or issues if any.
- Engaging TBH/RBH/ZBH to achieve the target assigned for our zone and highlighting the issues and ensuring the redressal of the issues.
- Anticipating the potential issues which may arise in future and ensuring to curb it before it takes any shape.
- Compliance and Controls: Ensuring Zero Compliance and Control issues from Regulator/Auditors or through Customer escalation in the Zone.
- Leading, Implementing and Monitoring CSAT Survey for the Organization and Contributing in Value Addition to the Organization.
- Representing our Organization during RBI Quarterly meet of PAN India NBFC and sharing our stands and processes.

**ICICI Prudential AMC Ltd.**

**Nov'2005 To Aug'2015**

**As Zonal Head-Business Operations & Customer Engagement-East Zone**

**About the Organization-**ICICI Prudential AMC is the Second largest AMC in the Country incorporated in 1993. It is joint venture between ICICI Bank (Largest Private Bank) and Prudential Plc(One of the UK's largest players in the Financial Sector). It offers an array of investment option through Mutual Fund, Portfolio Management Service and Advisory Service to Offshore Fund.

**Key Responsibilities-**

- Heading entire Operations, Servicing and Compliance for East Zone comprising WB, NE, Bihar, Jharkhand, Orissa and Chhattisgarh.
- Handling 38 Branches and territory sales in-charge locations with a team size of 80 resources.
- Responsible for managing the existing and new branch operations to maximize new business and customer service excellence for both Mutual Fund and PMS.



- Handling both internal and external customer enquiries, complaints and grievance management whilst ensuring the delivery standards in achieving total customer satisfaction are met.
- Monitoring the health of the business & ensure timely escalation of issues impacting business and possible solutions to address the concerns. Consolidate, analyse and prepare monthly performance review pack for transactions, customer feedback and various projects.
- Directing ,Implementing and managing all operational activities leading to adherence of issued guidelines at transaction level under our own standard operating procedures and due diligence of AMFI/SEBI across all the branches in the zone.
- Providing support to sales team in cross-sell, servicing, meet clients when required, answer customer queries, co-ordinate with registrar back office operations & facilitate their transactions as required to ensure total customer satisfaction.
- Achieving excellence in Operations through adherence/ improvement in “Turn Around Time” defined through high performance team and inputs of Business Heads respective Stake holders so that TAT are kept to the minimum.
- Managing the performance of all team members within the function through the formal performance management system. Develop the organizational culture, values and reputation with all staff, customers, distributors and service providers.
- Responsible for ensuring that Statutory/ Internal Audits are completed in time and resolving auditor’s queries.
- Reviewing service quality provided to our customers/distributors at regular intervals and ensure the stipulated turnaround time for resolution are adhered to and high level of customer satisfaction is maintained at all branches.
- Supporting Unit Capital & Bank reconciliation process by ensuring all reconciliation queries pertaining to the region are resolved with the stipulated turnaround time and all required information is being maintained in appropriate manner
- Ensuring the KYC registration under PMLA ACT 2002 are done with accuracy and the required documents are in order before sending it to the various KRA’s.
- Managing a wide gamut of project activities entailing:
  - ✓ Formulating of Strategic Plans & Procedures for the assigned project.
  - ✓ Generation and analysis of project reports; giving recommendations.
  - ✓ Providing subject matter expertise on assigned systems or areas.
  - ✓ Operational risks relating to transaction processing.
- Accountable for managing the following functions of the AMC:
  - ✓ Pay out Reporting and Direct Credit confirmation to the Registrar and Corporate Office.
  - ✓ Reconciliation of Historic transactions with CMS and transfer pay out.
  - ✓ Reconciliation of processing of previous days transactions handed over to Registrar.
  - ✓ Deposit of High Value Cheques and its Reporting to the Registrar and Corporate Office.
  - ✓ Verification of High Value Cheques deposited by the Registrar.
  - ✓ RBI Reporting and its authorization in Data Collection Pooling Module.
  - ✓ Verification of transactions and reporting any deviations to Relationship Managers and Corporate Office.
  - ✓ Processing of transactions received through other channels.
  - ✓ Managing the Banking relationships relating to Cash Management Services
  - ✓ Tracking of un-posted / rejected transactions.
  - ✓ Reconciliation of Returned Cheques, Non-Reconciled Credit and Un-realised Money.
    - Providing support to administration function in the region by coordinating with the Administration team in Zone/Corporate Office.
  - ✓ Active coordination with Corporate Office, Registrar, ICICI, other banks, Unit Holders, etc.
  - ✓ Conducting Internal & External Reviews; generating Performance Matrices.
  - ✓ Giving recommendations to eliminate the causes of potential non conformities.
  - ✓ Tracking of Error log cases and its resolution within turnaround time.
  - ✓ Monitoring DC Reject cases and its alternate mode of payment .
  - ✓ Ensuring that all rejection intimation sent to the investors within same day.
- Developed a system to align all the activities in Operations Department and its automation resulted in improving operational efficiency.
- Developed a mechanism to keep checks and controls for the entire activities and ensured Standardization across the branches in the zone.

- Streamlined the process to make it compatible under SEBI regulatory frameworks.
- Suggested various ways to make Systematic Investment Plan effective and hassle free.
- Designed a system of continuous monitoring of service delivery by Courier agency/Postal deptt.

## **UTI Technology Services Ltd. (A Central Govt Owned Organization)**

**July'99 to Oct'05**

### **As Project Manager and Business Analyst**

**About the Organization**-UTI-TSL now called UTIITSL(Unit Trust of India Infrastructure Technology and Services Limited) is a Central Government owned company which was established in 1993 that provides Technology and Outsourcing Services to Financial and Government Sectors of India. It is the largest Financial Service provider in India which offers wide ranges of services to the Mutual Funds, Bonds, IPO, Deposits, issuance of PAN, Share holders of Corporate, Financial Institutions and Government Companies, Insurance Services and e-Governance.

### **Key Responsibilities-**

- Heading Six PAN India Projects at a time at Corporate office like Systematic Investment Planning, Maturity, Purchases, Redemption , Switches and Changes in the Portfolio.
- Monitoring and handling entire West Zone for entire Processing and its Servicing.
- One point of Contact for Internal as well as Statutory Audit for the assigned Projects.
- Monitoring the various departments of operations and suggesting ways for improvement.
- Handled a team size of 125 resources having age varying from 22 Years to 55 Years.
- Processing of Sales, Repurchase, Maturity and After Sale of various open ended and close-ended schemes.
- Development of fully integrated software products of new Unit Schemes in coordination with the Info tech Dept. (Software / Applications Engineers, QA Engineers & Technical Writers) internally as well as with TCS Consultancy as Business Analyst.
- Processing of Sales, Repurchase, Maturity and After Sale of various open ended and close-ended schemes.
- Development of fully integrated software products of new Unit Schemes in coordination with the Info tech Dept. (Software / Applications Engineers, QA Engineers & Technical Writers) internally as well as with TCS Consultancy as Business Analyst.
- Providing business inputs to the Vice President on the incidents reported by UAT and taking appropriate action to execute smoothly.
- Imparting Training to entire team of PAN India on Process Changes on new product/system implementation.
- Paving the path for Systematic investment plan (SIP) project by formulating the
- Processes, Coordinating with several bank and other vendors and ensuring smooth functioning
- Execution of **Systematic Investment Plan (SIP)** for all schemes successfully
- Maintenance of necessary records in compliance with the Quality Management Systems.
- Co-ordination with UTI AMC, UTITSL branches, Franchise Office, UTI Financial Centre, UTI, other banks, Unit Holders, etc.
- Responsible for smooth functioning of all the transactions of undertaken project.
- Reconciliation of processing of all transactions.
- Analyse data and work with management to develop creative solutions.
- Verification of Pay out files of different modes.
- Successfully set up documented procedure to define the controls needed for the identification, storage, protection, retrieval, retention time and disposition of records.

### **Professional Affiliation**

- ⇔ Member of the Association of Mutual Funds in India (AMFI).
- ⇔ Member of Financial Planning Standards Board India (FPSBI).

### **Education**

- **B.E.** from GVIT(Bangalore University)
- **PGDBA** from IMT Gaziabad
- **CFP<sup>CM</sup>** from **FPSB India**
- **Lean Six Sigma Green Belt Certification** from **Simplilearn**
- **E-Commerce Course** from IBM & Pentasoft Tech Ltd.
- **Internal Auditor Course on ISO 9001: 2000** from ICS Technology
- **10+2** from DAV Public School, Bokaro Steel City (79%)
- **10<sup>th</sup>** from DAV Public School, Bokaro Steel City (72%)

---

**IT Skills**

Operating Systems	:	Windows 95 / 98 / 2000 / XP/2011
Languages	:	C, C++, SQL, PL/SQL
Internet Technologies	:	HTML, Java Script, FrontPage, DHTML, Java Applets, Swing
GUI	:	Visual Basic 6.0
RDBMS	:	Oracle 8i, MS Access
Scripting Languages	:	VB Script, Java Script

---

**Other Honours and Achievements**

- Clearance of legacy pending for CKYC of around 5 Lakhs Customers within a period of 3 Months and received accolades and appreciations.
- Doubled Direct Cross Selling in just Six months in the present Organization.
- Generated Revenue of Rs.650 Cr in 3.5 Years through Up/Cross Sell.
- Cross/Up sold Rs.162 Cr in FY 16-17 as compared to North Rs.143 Cr and South Rs.111 Cr. Had continued the momentum in FY 17-18 and Cross/Up sold Rs. 307 Cr as compared to North Rs.248 Cr and South Rs.215. Once again continued the legacy and Cross/Up sold 5525 Units as compared to North 4122 and South 4198 Units.
- Highest Cross Sell done in FY16-17, FY 17-18 and FY 18-19as compared to North and South-West Zone and Awarded Leadership felicitation during National Meet.
- Garnered Highest Cross Sell done till the First Quarter of FY19-20 (Rs.70 Cr.) Vs North (Rs.52 Cr) and South (Rs.40 Cr).
- Represented our Organization in RBI PAN India NBFC Meet and imparted presented on our Best Practices to all as per request from RBI.
- Arranged Customer Service Excellence Training Program for PAN India.
- Ranked First Class in “Leadership and Time Management” on All India basis as per the exams conducted by Zee Corporate Services.
- Awarded Winner Twice in Leading Zone for Cross Selling in Three Consecutives Contests out of Three in a year.
- Ranked First Class in the “Process Knowledge Evaluation” as per the performance evaluation and written exam conducted by UTI.
- Achieved Highest score in Operation Knowledge Test conducted by ICICI Prudential AMC and got appreciation on passing of entire ops staff of the zone with good scores.
- Emerged as most successful Manager by achieving an unparalleled performance.
- Implemented Regulatory requirements for KYC under Prevention of Money Laundering Act,2002(PLMA).
- Completed Web Based Training Program of all the 30 modules of Mutual Funds (Basic as well as Advance Course) from Pru University, U.K.
- Participated in Customer Service Excellence Program organized by Esteemed Authority.
- Project accomplished under severe pressure.
- Got Appraisal twice within Five months from my Ex- Employer.
- Gold medalist in 100,200 & 400m races at school level.

---

**Personal Details**

Contact Address : Amanora Park Town, Future Tower-53, Flat No-308,  
Hadapsar, Pune, Maharashtra, India-411028

Date of Birth : 01<sup>st</sup> September 1975