

SUMANTA DAS

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Address for correspondence:

Bolpur Basantitata , Bolpur Birbhum – 731204

PROFESSIONAL SYNOPSIS

- A result oriented professional with 10 + years of experience in the field of Banking liability products & Finance in Operations/ Customer Service & Accounts .
- Assign in a team to work in systematic way & perform with the set process & policies.
- Expertise in spearheading the Operational & Service activities & policies with smooth flow compliance.

Product Proficiency:

- **Asset based Finance (Car/CV/CE/Refinance/RC Limit/Branch RC Limit / Pre Owned Car)**

Key Skills:

Key Account Management/ Customer Service

- ↳ Developing relationships with new customer and client base for the business development.
- ↳ Sustaining a customer centric environment that fosters development opportunities and motivates high performance amongst the customer service team as well as among the team members.

Ensuring customer satisfaction by achieving delivery & service quality norms.

Team Management Leading, nurturing & monitoring the performance of the team to ensure efficiency in process operations & meeting of individual & group targets. Imparting / organization training programme for new recruits, while ensuring their career development and positive contribution to the company.

ORGANIZATIONAL EXAMINE

Jan'2017 to Till Date as a Branch Operation Manager - Poonawalla Fincorp Ltd (Formerly MAGMA FINCORP LTD)

Key Responsibility Areas:

Branch Operation

Customer Service

Branch Accounts

- *Basically approved CV/CE/CAR/Tractor/Refinance/POC files checking in system with documents . follow the KYC norms which is entered in system ID/ DOB & address with physical documents .*
 - Proposed files asset cost check IBB / Valuation which is lower .
 - Checking LTV in system/Waiver as per customer category & product scheme .
- If asset insurance / loan protect & loan surakha funding than entry in system as per calculator which is provided by Sales team.
- Checking bank details entry in system as per bank details .
 - Checking asset entry which is entered by sales team/credit , if any kind of mismatch between RC & system than modified in system .
 - Checking positive RCU & FI before disbursement .
 - All approve files cleared with in TAT .
 - Activate NACH (E-NACH / M-NACH) before disbursement .
 - PDD (RC/Invoice/Insurance) entry is system , any kind of mismatch between RC & system approval taken from credit / operation head before update .
 - > All parties cibil , internal & others dedupe checking before file process .
 - Initiate FI which is not reflecting in FO system and allocate to concern FO .
 - Support to sales team for business growth .
 - Approval taken for RC limit code creation .
 - Provide service to customer any kind of service related query .
 - Approaching for refinance to customer & generate lead .
 - Received customer EMI & deposited on daily basis .

January 12 to December 16 as a Jr Processing Officer (OCC Quality Dip Desk) in HDB FINANCIAL SERVICES LTD (HDFC BANK LTD)

Key Responsibility Areas:

- **Product Verification**
- **Sales Coordination**
- **Liability Product process**
- **Quality checking.**
 - Verify the Signature and other details of the Customer and Using some specific and internal software of HDFC BANK. Products.
 - Cheques checking & entry .
 - Checking cheque clearance , Recurring Deposit Check , Demat & Trading Account Check , Debit Card- Titanium/ Platinum/Gold/JPDC, Process Savings Account To Max Account, Standard Life Insurance & Loan Against Credit Card .
 - Maintain a regular MIS (or data)of the customer's who applied for various products using Excel worksheet.
 - Quality check of credit card application form.
 - Telephonic verification of customers, maintenance of database ensuring the complete process flow in DIP desk.
 - Demonstrate ways to improve Customer Service, increase productivity and identify issues or Escalation.
 - Working with the team in resolving issues both process & customer related and sharing best practices for achieving the performance deliverables agreed upon.

QUALIFICATION

Exam	Board	Passed Year
Madhyamik (10 th)	WBBSE	2002
Higher Secondary (12 th)	WBCHSE	2004
B.A	Burdwan University	2007

PERSONAL DOSSIER

Fathers Name : Mr. Lt Rash Behari Das
Date of Birth : 16th March 1984
Sex : Male.
Marital Status : Married
Nationality : Indian.

SUMANTA DAS

Date:

Place: Bolpur
