

Manjit Singh

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CAREER OBJECTIVES

Seek to adopt challenges at a workplace where I could visualize myself operating at a suitable level, while utilizing my core competencies maximally & to synergize these with the objectives of the organization so as to strike a perfect balance between employer's expectations & personal job satisfaction through performance-based-growth.

WORK EXPERIENCE

Name of the Organization: Poonawalla Fincorp Ltd.

Duration: Feb 2021 to Current

Area Of Operation:- Handling complete RPC unit & PAN India legal folders Audit .
Installment & Business banking Disbursement of High value loan files.

Department :- Operations

Role: Team Lead

Job Responsibilities

- o Processing, Authorizing & Disbursement of High value loan files (Installment loan as well as Business banking) - Business Loan & Lap as per banking norms.
- o Pan India legal folders Audit and public mis to all branches.
- o To check completeness and validity of each case. Check all documents (As per KYC norms).
- o To check and maintain MIS of all disbursement Cases. Minimize the Audit exceptions.
- o To ensure all files are disbursed as per TAT process and policy.
- o To ensure error free processing and adhering to KYC policy.
- o To ensure Compliance with the guidelines set.
- o To check and maintain all the records and registers on daily basis.
- o Ensure frequent monitoring of all over-aged cases (deferrals, pending items, etc.) & appropriate escalation of the same in a timely & balanced manner.
- o Effectively Support & Handle Branch Audits by Internal, External.
- o CPA staff management (50+ off roll staffs & 5 on rolls)

Name of the Organization: IDFC First Bank

Duration: June 2020 to Feb 2021

Area Of Operation:- Installment & Working Capital Loan Disbursement of high value files & Collections.

Department :- Credit Operations

Role: CPA Manager

Job Responsibilities

- o Processing, Authorizing & Disbursement of loan files (Installment loan as well as Business banking) - Personal, Business, Two wheeler and Customer durable loans, Lap & HL as per banking norms.
- o To check completeness and validity of each case. Check all documents (As per KYC norms).
- o To check and maintain MIS of all disbursement Cases. Minimize the Audit exceptions.
- o To ensure all files are disbursed as per TAT process and policy.
- o To ensure error free processing and adhering to KYC policy.

- o To ensure Compliance with the guidelines set.
- o To check and maintain all the records and registers on daily basis.
- o Ensure frequent monitoring of all over-aged cases (deferrals, pending items, etc.)& appropriate escalation of the same in a timely & balanced manner.
- o Effectively Support & Handle Branch Audits by Internal, External.
- o CPA staff management (80 + off roll staffs)
- o At the time of Lockdown did collections as per Organization requirements.

Name of the Organization: AXIS Bank Ltd.

Duration: Sep 2018 to May 2020

Area of Operation:- Working capital Loan Disbursement & Customer Service

Department :- SBB Operations

Role: Operation Manager

Job Responsibilities

Working capital Loan Disbursement

- o Processing, Authorizing & Disbursement of loan files (Working capital loan – Business loan , Cash Credit, Term Loan , Overdraft , Card Power, as per banking norms.
- o To check Property papers, Legal, Vetting.
- o To check completeness and validity of each case. Check all documents (As per KYC norms).
- o To check and maintain MIS of all disbursal Cases. Minimize the Audit exceptions.
- o To ensure all files are disbursed as per TAT process and policy.

- o To ensure error free processing and adhering to KYC policy.
 - o To ensure Compliance with the guidelines set.
 - o To check and maintain all the records and registers on daily basis.
 - o Ensure frequent monitoring of all over-aged cases (deferrals, pending items, etc.) & appropriate escalation of the same in a timely & balanced manner.
- Effectively Support & Handle Branch Audits by Internal, External

Customer Service

- o Issuing NOC for Loans/Credits.
- o Handling customer queries and provides specific solutions for their problem.
- o Foreclosure of Loans.
- o Issuing property papers to customer after loan closure

Name of the Organization: HDFC Bank Ltd.

Duration: Feb. 2016 to Sep 2018

Area Of Operation: - Instalment Loan Disbursement

Department:- Retail Asset Operations

Role: Role: Operation Manager

Job Responsibilities

Instalment Loan Disbursement

- o Processing, Authorizing & Disbursement of loan files (Installment loan - Auto, Personal, Business, Two wheeler and Customer durable, as per banking norms.
- o To check completeness and validity of each case. Check all documents (As per KYC norms).
- o To check and maintain MIS of all disbursement Cases. Minimize the Audit exceptions.
- o To ensure all files are disbursed as per TAT process and policy.
- o To ensure error free processing and adhering to KYC policy.
- o To ensure Compliance with the guidelines set.
- o To check and maintain all the records and registers on daily basis.
- o Ensure frequent monitoring of all over-aged cases (deferrals, pending items, etc.) & appropriate escalation of the same in a timely & balanced manner.
- o Effectively Support & Handle Branch Audits by Internal, External.

Name of the Organization: HDFC Bank Ltd.

Duration: Nov. 2012 to Feb. 2016

Area Of Operation: - Retail Assets Operations & Customer service Desk

Role: Customer Service Officer - Retail Assets Operations

Job Responsibilities

- o Issuing NOC for Loans/Credits.
- o Handling customer queries and provides specific solutions for their problem.
- o Foreclosure of Loans.
- o Issuing RTO confirmations.

EDUCATIONAL & PROFESSIONAL HIGHLIGHTS

- o **MBA (Marketing) from “ Lovely Professional University”**
- o **B.A Programme 2008 from “ Delhi university” New Delhi**
- o **HSC 2005 “K. V.No. 2 Delhi Cantt, CBSE Board”**
- o **SSC 2003” K.V.No. 2 Delhi Cantt, CBSE Board”**

SKILLS & PROFICIENCIES

- o *A young & dynamic professional MBA in Marketing, all set to carve a niche in both national & international environment.*
- o *Self-driven, self-starter & self-confident, with a can-do attitude, I think on my feet, look at challenges as opportunities, extremely productive in high stress environment. An open mind, with the ability to recognize, adjust to change, and willingness to learn new things and new ways.*
- o *Keen aptitude for learning and productively applying new knowledge resourcefully.*
- o *Strong problem solving & analytical skills with the flexibility to work cohesively as part of a multidisciplinary team, complementing the skills of others.*

EXTRA CURRICULAR ACCOLADES

- o *Active member of school Hockey team.*
- o *NCC cadet and attended various army attachment camps.*
- o **Ncc 'C'** certificate holder

PERSONAL INFORMATION

<i>Father's Name</i>	:	<i>Sh. Mahavir Singh</i>
<i>Date of Birth</i>	:	<i>07 July 1988</i>
<i>Marital Status</i>	:	<i>Married</i>
<i>Nationality</i>	:	<i>Indian</i>
<i>Languages Known</i>	:	<i>English & Hindi</i>

Date: ... / ... / ...

Place: New Delhi

(Manjit Singh)