

CURRICULUM- VITAE

Niraj Prasad

Dinesh Shishu Sadan Compound. Near Hindpiri Thana, Hindpiri, 1st Street,
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OBJECTIVE

To be a part of an organization having good work culture & ample growth opportunities, so that I can utilize my skills and competencies to the best of my knowledge for the organization in achieving its goals & personal enhancement.

Working Experience

Presently Working in Poonawalla Fincorp Ltd. Designation: Branch Operation Manager.

Job Responsibilities:

- Customer Service
- POC Loan Disbursement
- Preparing MIS, TAT, PDD report daily basis & reporting to local & regional office.
- Maintain all types of records regarding POC.
- Cash Management Work
- Policy implementation as per circular.
- Training to sales guys

Presently Working in **Magma Fincorp Ltd Designation: Operation In charge (Senior Executive)**

Looking after Car loans, Commercial Vehicles, Suvidha, and Tractor & Construction Equipments reporting to SBU Operation Head.

Length of Service: (From: **April 16, 2007 to till date.**)

Job Responsibilities:

- Checking the Requisite documents proposals for Car loans, Commercial Vehicles & Construction Equipments.
- Looking After Loan Disbursement of Car loans, Commercial Vehicles & Construction Equipments.
- PDD Reconciliation.
- Policy implementation as per circular.
- Tele-verification.
- Training to sales guys, Dealers, Dealer DSAs & Non Dealer DSAs.

Additional:

- Upload the requisition in oracle system for entire Jharkhand location. Dispatching the requisition to the Head office and following up for the dealer's payments.
- Looking after Trade Advances of local dealers.
- Looking after DSA payout.
- Issuing Insurance Cover Note at the time of delivery & sending the Daily Business Report on a daily basis to HO.
- Maintaining an ICN Inventory Management.

Achievement in Magma Fincorp Ltd:

Received award for Best Operation Guy in Region of Jharkhand & Bihar in annual R&R meet.

Currently promote Operation Officer to Operation in charge for Dhanbad & Bokaro location.

WORKING EXPERIENCE

- **ICICI BANK LTD, RAPG, (Under Service provider).** CPA – Team Leader (Credit processing agency) reporting to Branch Credit Manager Oct 2006 to April 2007.

Job Responsibilities:

- File processing in Credit Processing Agency of Car Loans & Car Overdraft (RAPG).
- Taking credit & rate approval & disburse the files to operations.
- Preparing MIS, TAT, PDD report daily basis & reporting to local & regional office.
- Maintain all types of records regarding Car Loans & Car Overdraft.
- Training to CPA guys, Dealers, Dealer DSAs & DSAs.
- Handling channels issues regarding Credit.

- Worked as a Credit Operation Executive in **HDFC Bank Limited**, (Under CPA) Ranchi. From Nov 2004 to Oct 2006.

Job Responsibilities:

- File processing in Credit Processing Agency of Car Loans & Car Overdraft.
- Preparing MIS, TAT, PDD report daily basis & reporting to local office.
- Maintain all types of records regarding Car Loans, Personal Loan, Two wheelers & Car Overdraft.
- Training to CPA guys.
- Handling channels issues regarding Credit.
- Dealer Stock Audit in Basudeb Auto & Sushila Automobiles.
- Concrete Audit of Allahabad Bank & Central Bank of India.

ACADEMIC QUALIFICATION

- 1 Bachelor degree in Arts Eco (H) from Ranchi University Ranchi. (1999-2002).
- 2 Intermediate degree from Marwari College, Ranchi 1999.
- 3 Metric, 2nd Division from Gossner High School, Ranchi 1997.

PROFESSIONAL QUALIFICATION

1. DCA (Diploma in computer application) from **IIC Ranchi**.
2. Hindi & English typing from **Manthan Institute Ranchi**.

PERSONAL INFORMATIONS

Name:	Niraj Prasad.
Father's Name:	Shri Kamta Prasad.
Date of Birth:	22 nd Aug 1980.
Nationality:	Indian.
Strengths:	Team Sprit, Ready to take up challenges, Adaptable

I solemnly affirm that the information given above is true.

Thanking You

Date:.....

Place: Ranchi.

Niraj Prasad