

## Resume



### **SUBHASH RAM AGARWAL**

#### Address for correspondence:

Flat No – 204, Divya Apartment,  
North Office Para, Doranda,  
Ranchi – 834002

Email Address: [subhashramagarwal@gmail.com](mailto:subhashramagarwal@gmail.com)

Mobile No. : 9934349860 / 7903777385

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#### Career Objectives:

Learning experience of 28+ yrs. under Service Industry / NBFC, where I got the knowledge on Accounts, Operations and Management area. Seeking a challenging environment where my academic knowledge and corporate experience can be shared and enriched.

#### Strength

- Highly motivated and goal oriented with the ability to work independently and as a part of a team.
- Strong problem solving and analytical skills.
- Detail-oriented, multi tasking with strong organizational skills.
- Ensuring timely disbursement of Loan file booking of ABF & SME / Cash collection and Banking activity. (Being NBFC company, there is large transaction of Cash / Cheque across the locations)
- Customer Centric.

#### Working Experience:

1) Working for **Poonawalla Fincorp Ltd.**, as a **Dy. Manager** under Loan Servicing Team part of **Operation Department**, posted at its Corporate Office – Pune.

#### Job Responsibility:

Part of Loan Servicing Team, we are responsible to provide customer documents and resolutions in between Post Disbursement till closure of loan and finally issuance of NOC/NDC. The process included service to both Internal and External customers. Monitoring timely dispatch of Welcome Letters, Customer docs like – SOA, FCL, Balance Confirmation, Interest Certificate, part payment, rescheduling, Pre Payment closure, Maturity closure, Rectifications like address, Mobile, Email, Rectifications of wrong entries of payments. A/c Closure. Issuance of NDC. Providing back support to resolution of customer grievances like CIBIL issue.

2) Worked for **Limcas Hotel Industries Pvt Ltd.**, as an “**Accounts Officer**” having group of Hotels and diversified business (Manufacturing of Iron, Dairy Farm and Civil Construction), posted in its Corporate Accounts at Bokaro Steel City (Jharkhand) during January’98 to June 2005.

**Job Responsibility:**

Finalization of Books of Accounts of its all units and consolidation of the same for Balance Sheet, dealing with Banks, preparation of BRS, MIS for Directors, Conducting Internal audit of sister concerns/Branches to ensure proper control, Monitoring Stores/Purchases, Receivables, cost control, Dealing with statutory auditors, Sales tax authority, Service Tax, TDS & local govt. authorities.

3) Worked for **M/s Sterling Holiday Resorts (India) Ltd.**, Chennai, Posted at Kullu, Manali as a “**Sr. Accounts Asstt.**” during April 1996 to Dec 1997 – Night Auditing, Cost controller, Stock/Inventory verification and day to day accounts work.

4) Worked for **Limcas Hotel Industries Pvt Ltd** for its sister concern **M/s Bokaro Coke Pvt Ltd.**, Bokaro Steel City, Jharkhand as a “**Site Accountant**” during Nov’1993 to March’1996 having Construction business, dealings with SAIL/Bokaro Steel Plant, L&T Ecc, Unitech Ltd. and ONGC.

**Educational Qualification:**

B.Com from Ranchi University, Ranchi.

**Computer Knowledge:**

Oracle. Tally, MS Word, MS Excel,

**Personal Details:**

Date of Birth : 28/04/1971  
Fathers Name : Mr. Chandra Shekhar Ram,

Place: PUNE  
Dated: 20/11/2022

(SUBHASH RAM AGARWAL)

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