

CURRICULUM VITAE



NITIN AGRAWAL

Total Work Experience – 21 years

Poonawalla Fincorp Ltd (formally known as Magma Fincorp Ltd)
(Jaipur, Rajasthan)

Operation Division

3rd largest NBFC in India & the most admired & Fastest Growing private sector company

Designation:
Zonal Operations Head - North
(June.08 – Till Date)

Educational Qualifications

LL.B from Rajasthan University, Jaipur - 2002

B.Com. from Rajasthan University, Jaipur – 1999

Std. XII (Rajasthan Board of School Education) -1996

Std. X (Rajasthan Board of School Education) -1994

Job Profile

- Monitoring & Controlling of all Operational Activities including disbursement activity for Secured & Un-Secured Products for North Zone (Delhi , Rajasthan , Haryana & Punjab) as a capacity of Zonal Operation Head.
- Reporting Authority of all operational staff including (Staff size 94) in 58 Locations of North.
- Alignment of Operations strategy to the Business Unit strategy for achievement of budget targets.
- Close interaction with Credit /Sales/ Product/IT and other key stakeholders –for understanding business plans and aligning deliveries with these plans.
- Implement process and service metrics for measurement and drive operations process and service improvements across all levels.
- Responsible for Fulfillment of audit measures and compliance of prescribed documentation and norms while adhering to various reporting guidelines
- Responsible for Overall TAT compliance, Daily cash transactions, Money receipts recon.
- Preparation of Operation Budget- Project Manpower requirement & Expenses based on the projected business, Variance Analysis of expenses.
- Ensure the disbursal cheque delivered to customer on time & disbursed files sent to HO in TAT.
- Responsible for resolution of escalations and Customer complaints and coordination with other departments for Ensuring smooth flow of operations Developing and implementing procedures, control systems for maintaining quality standards.
- Build a team and recruit operations and branch operations staff in line with the operating model requirements and business objectives
- To ensure effective management of and communication with all retail staff and to ensure adequate staffing levels throughout the business to promote BAU and handle issues.
- Perform training for operations staff and measure and improve performance and productivity
- Help set up and lead Branch due diligence and ensure the desired effectiveness is achieved.
- Manage Branches under the zone and look at efficiencies and smooth processing.
- Manage Budgets / Compliance related points of the Zones / Branch vertical.
- Leading efforts for streamlining processes and generating cost savings in operations.
- Ensure profitability of operations and supervise all aspects of management.

	<ul style="list-style-type: none"> • Ensure compliance of policy for Foreclosure & termination of Loans Accounts
<hr/> <p><u>Centurion Bank of Punjab Ltd</u> (Jaipur, Rajasthan)</p> <p><u>Assets Finance Division</u></p> <p>Centurion Bank is the India's most admired & Fastest Growing private sector Bank, passionate about creating magic in people's lives through personalized service and partnering them in realizing their dreams.</p> <p><u>Designation:</u> Operations Manager (Sept '01 – June.08)</p> <hr/> <p><u>Apple Finance Limited</u> (Jaipur , Rajasthan)</p> <p><u>Car Finance Division</u></p> <p><u>Designation:</u> Commercial Trainee) (Jan'00 – Aug'01)</p> <hr/> <p><u>Personal Profile</u></p> <p><u>Father's Name</u> : N. D. Agrawal</p> <p><u>Date of Birth</u> : 1st December 1979</p> <p><u>Marital Status</u> : Married</p> <hr/> <p><u>Make contact with</u></p> <p>E- mail: nitin.agrawal2@rediffmail.com</p> <p>Mobile : 09829077034</p> <p>Present & Permanent Address:</p>	<p><u>Job Profile</u></p> <ul style="list-style-type: none"> • Two Wheeler loan sanctioning authority for Rs. 1 Lac and 50 K for STPL. • Monitoring and Controlling of all Operational Activities of Jaipur Branch , Handling Responsibility of Operation Incharge. • Reporting Authority of all operational staff including Customer Service, Disbursement and Banking Team (Staff size 14). • Monitoring of Bank Reconciliations and Mapping of 26 Bank Accounts for entire Rajasthan Region. • Monitoring the MIS consisting of analyzing all the MIS to be sent to the Head Office- Mumbai for freezing the monthly sales volumes achieved by respective products. • Handling Disbursement of Two Wheelers, Personal Loan & Auto Loan & controlling of Disbursement of Commercial Vehicle , Constriction Equipment & Home Loan include LAP. • Correspondence with Regional and Head Office. • Imparting training to juniors on various Operational aspects & policies. • Coordination with the Internal Auditors for MIS Audit & review. • Ensuring that the daily banking of PDC'S/SI/ECS happens in time & check for any deviation in Banking. • Preparation of Operation Budget- Project Man Power requirement & Expenses based on the projected business, Variance Analysis of expenses. • Calculation of Dealer Trade Advance, Dealer Incentive <p><u>Job Profile</u></p> <ul style="list-style-type: none"> • handling Administration work of Office . • Cheque Deposition on date, Maintained of Cash book • MIS report to R.O. every day • Handling Cash Collection, Follow-up of NOC from HO <p><u>Strengths</u></p> <ul style="list-style-type: none"> • Good Analytical abilities and detail oriented. • Strong Quantitative skills and comfortable with numbers. • Good team player with high degree of self motivation. • Positive mindset • Team Spirit

#1,Sita Ram Bazar , Brahampuri ,
Jaipur , Rajasthan.

References:

(1). Mr. Bhisham Dhamija
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Agriwise Finserve
Mob: 09876556056

(2). Jitendra Rai
Regional Sales Head
IKF Finance
Mob.09829053035