

RAKESH KUMAR CHAUBEY

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Credit & Operations Manager, Seeking roles in Banking Operations, Credit card Operations, Corporate Banking, Retail Banking, Loan Operations & Back Office Operations Business Analytics and MIS maintenance.

CORE COMPETENCIES

- Managing Credit Card business
- Monthly Business Review
- Inspection of Reports
- Comprehension of Client queries
- Report Analysis
- MIS Maintenance
- Receipt Books maintenance.
- Data Analysis
- Documentation & Reporting
- Team Building
- Affiliate Revenue & Distribution Sales

ACHIEVEMENTS

- Dynamo Award for the Quarter Q1 in 2015. Quarter Q4 in 2016. Quarter Q1 & Q2 2017
- Role Model and Top Performer in 2015
- Role Model and Strong Performer in 2016
- Role Model and Top Performer in 2017
- Role Model and Top Performer in 2018
- Best Support Manager in Pan India 2019
- Champion of Month in Month of March-22

ACADEMIC DETAILS

- Graduate in BA from Gorakhpur University (2003)
12th Passed in 2000
10th Passed in 1998

PROFILE SUMMARY

- Result-driven professional leveraging of **over 15 years** of experience in evaluating business requirements and delivering solutions to Customers / client queries, Process **Operations Product & Channel Management**
- Provided leadership direction in credit card operations, document verification.
- Expertise in provide business support through the **data analysis** and coordination of document control
- Rapid adaptability & positive attitude towards change and new environments
- Managing Process Channel Management Payouts Employees Incentives Operations MIS Products

CURRENT WORK EXPERIENCE

Working in Poonawalla Fincorp LTD as Senior Manager from November 2021 to till data Unsecured Business

Key Responsibilities:

- Strategizing and driving marketing and channel management effort for both, DSA & Direct unsecured SME loan Business
- Managing Employees Incentive
- A member of core group responsible for formulating strategic and business planning, market analyses, forecasting and performance management.
- Leading team to design, develop, socialize, launch, and monitor:
 - DSA payout & policies.
 - Sales contests along with business heads for both internal and external stakeholders
 - Incentive Parameters for sales teams to align personal incentives with balanced organizational goals
- Data-Intel: dashboarding, monitoring, & strategizing with the aim to.
 - Enhance Sales Team Productivity and process-efficiencies
 - Improve DSA/Direct Distribution, DSA/Direct Penetration, DSA/Direct stakeholder Engagement

PERSONAL DETAILS

Date of Birth: 26th Sept 1984

Languages Known: Hindi & English

Address: 1/9668-B, UGF Street # 6
Pratap Pura, West Rothas Nagar, Shahdara,
New Delhi-110032.

- Handling over 400 corporate & retail channel partners and directly responsible for increasing per channel business contribution and Payouts Related to any Query
- Handling Over 20 CPA People for Personal Loans Business

PREVIOUS EXPERIENCES

Aug'19 – Nov'21 with Zee Entertainment Enterprises Limited as Operation & Sales Coordination Manager

Key Result Areas-

- Developing, Implementing & Monitoring plans & key strategies/initiatives for the zone/region. Presently Looking to 14 State UP,UK, BHR & JKD. West Bengal, Sikkim and Totally North & East 7 State.
- Supporting management with key analysis on Deals, Agreement signing, collections, and market snapshots to facilitate management to have brief overview of key numbers.
- Managing monthly MIS, consisting of Revenue targets vs achievements, Collections Competitor Revenue with Monthly Presentation with Head CRO.
- Coordinating with State/Region/Zonal Heads for various data points and information collation/sharing etc.
- Analyzing the performance of zones and giving feedback to the business head.

PREVIOUS EXPERIENCES

June'14 – Aug'19 with HSBC Bank as a Support Manager in North India

Key Result Areas-

- Managing overall Credit Cards business for North India All Relevant with Bank Policy & Procures
- Maintaining and coordinating All MIS which Published to Regional Head and All Sales Manager with RM wise
- Ensure All Credit Card Applications Sent to Final Processing Without Any Discrepancy
- Daily Credit Cards Application Check with All Norms Relevant Bank To Policy And KYC and KKYC
- Support to New Joining for Training and Help to Understand about the business
- Maintaining Data Analyses to Down Approval Rate for North India Level
- Ensure All Credit Cards Application and Also Including Personal Lone File Scan and Uploaded in Omni Scan and Omni Flow Which Bank System
- Co-Ordination with Operation Team in (Chennai) For Fast Approval to Credit Cards Customer Applications.

- Managing MBR (Monthly Business Review) for North India Review with National Head.
- Tracking All MIS to Published to Regional Head Level and Sales SM Level
- Ensure a consistently high level of product and service delivery for relevant customer/sales touch points.
- Creating & Sharing key performance data of staff with leadership team across critical performance evaluation parameters viz logins, issuances, WIPs, discrepancies etc.
- Managing the team of 20 FTEs in absence of the Sales Manager
- Creating & Sharing key performance data of staff with leadership team across critical performance evaluation parameters viz logins, issuances, WIPs, discrepancies etc
- Minimizing operational errors and discrepancies in applications submitted with a focus on minimizing pre login discrepancies through preparation and follow-up on resolution techniques.

Feb'10 – June'14 with Netambit Infosource and E-Services Pvt. Ltd. as Senior Business Manager

Key Result Areas-

- Managing overall Insurance business for all the companies partnered with Net Ambit.
- Analyzing the business volumes under different categories such as Market, Sales, and Tele sales
- Tracking the Log-Ins & Issuances in liaison with the Regional Sales Managers all over India
- Ensuring minimum 90% Issuances in liaison with Sales Heads of various regions
- Recoveries to minimize the Dead Business by addressing the Customer's Grievances
- Preparing the various Conversion Reports to analyze the Performances at different levels
- Handling & successfully resolving all post sales customer queries.

May'08 – Jan'10 with HSBC Bank (Personal Loan Collection)

Key Result Areas-Responsible for maintaining M.I.S.at country level coordination with various Regional Managers regarding daily numbers updates.

- Direct coordination with the Head Office, Central Unit & Finance Team.
- Responsible for Billing, Compliance & Audit related documentation.
- Ensuring all reversals& transfers as per the agreed timelines, taking necessary approvals as per the empowerment matrix.
- Coordination & tracking of all Legal Notices/Cases and further appropriate action initiated immediately after the expiry of the notice period.
- Maintenance and reconciliation of recovery of WOFF A/C on daily basis.

- Daily maintenance of Receipt Books issue/received.
- Preparing and Checking of FFS proposals on daily basis for entire North Region
- Maintaining and coordinating closure of accounts.
- Co-Ordination with assigned Vendors and Agency Managers
- help collections activity as tool
- Review the agency operation and performance as per the 'DCA guidelines. Ensure retention of an acknowledgement from the agency proprietor of his having received the 'DCA guidelines'.
- Daily maintenance of ID card issue/received and maintains proper records as per the format. Coordinating the issuance and requirement for the entire region.
- Preparing/Checking FFS proposal on daily basis for the entire north and maintaining and coordinating with the proper track of approval/rejection/discrepancy and coordination for closure of accounts.

Feb'07 – Apr'08 with I Process India (Unit of ICICI bank)

Key Result Areas-

- M.I.S Preparation, Billing and Compliances at regional level.
- Maintaining staff related documentation at regional level.
- Regular review for collection bounces cheques collected by all the agencies.
- Coordination with Regional Managers for daily updates.
- Handling all the activities related to Statutory Audit of the Bank.
- Coordination with the City-Managers and Agencies at regional level.
- Direct coordination with the Head Office.

Apr'05 – Jan'07 with Empower Financial Services (Associate of ABN- AMRO Bank)

Key Result Areas-

- Managing all Backend functions for the Credit Cards division.
- Preparing MIS for Delhi Gold team, Card Bookings etc. on Daily Basis.
- Distribution of Pre-Qualified Database to Sales Officers for Leads ads Generation.
- Publishing of Referred & Declined Application MIS. Handling & successfully resolving all customers' queries regarding Credit Cards.

Sep'04 – Apr'05 with Bank of Punjab

Key Result Areas-

- Handling Direct Interface with the customers.
- Handling all procedure for Allotment of lockers
- Making all Transfer and Clearing entries
- Collection of all outstation Cheques.
- Handling Issue of cheque books.

PLACE: New Delhi

SIGNATURE:

