

Saiprasad Mohire

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Career Summary

Conscientious Manager-operations who courteously provides a variety of banking services to customers and oversees all major banking operations. Adept at applying effective management skills. Specialize in working in a fast-paced environment to meet customer needs and ensure efficient banking operations. Handled all branch operations with effective techniques using trained assistant team. Respected leader of creativeness in Retail assets banking operations. Have skill of manage all loan disbursement activities in provided TAT. Expert in the technical, operational, conceptual and content development of operations-driving collateral.

Core Competencies

Operational Strategies & Challenges | Corporate Communications | Creative Team Leadership | Perfect working accomplishments | Effective operational Content Development | Focus on all banking Research | Development of Training Materials | Sales Collateral & Support | Sales & Credit Relations

Accomplishments

- Award of Excellence for Gold appraisal skill (Govts. "MSME a gold appraisal training program"), 2014
 - Awards & promotion working with Shriram group (Shriram citys "Sr.Risk Control officer- Internal Audit" yearly employee appraisal program), 2014.
 - Got promoted as Deputy Operations Manager, while working with HDFC bank Ltd. Pune in 2019.
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Professional Experience

POONAWALLA FINCORP LTD PUNE (Non-banking finance company) | Manager-Operations | Since Nov 2021

Products: Personal loans, Business loans, Professional loans, Pre-Owned car loans, supply chain finance, machinery loans etc.

Duties:

- Manage nil day to day disbursement of all Installments loans within TAT set by management for provide fastest service to the customer. Support & guide to sales unit for avoids FTNR cases. Update & train time to time for nil discrepant cases. Work as a solution manager.
- A strong understanding of market risk and product knowledge, preferably having worked in the risk/valuation functions in a major bank /financial institution Make a proper co-ordination with CPU CCU & all cross functions units. Ensure proper upkeep of premises and assets including safety and security.
- Ensure predictability and reliability of forecasts, with accurate and early identification of risks and opportunities. Take finance ownership of the practice Reviews across the region. Inter-company transactions accounting and documentation. Transfer pricing documentation and compliances. Facilitate adherence to compliance requirements through implementation of frameworks
- Ensure quality control over financial transactions and financial reporting. Develop and document business processes and accounting policies to maintain and strengthen internal controls
- Ad-hoc analysis & projects as needed to support business needs. Work autonomously but in collaboration with teammates and business partners. Month end closing activities for multiple ledgers and ensure proper review of outstanding amounts due, preparation of monthly/quarterly/annually reconciliations. Ensure compliance with due processes and guidelines
- Support the Management in conducting Dive deep into complex reconciling scenarios for reconciliations, understand all aspects of financial accounting, reporting systems, procedures and policies. Ensure audit related deliverables, both internal and external are met as per the prescribed norms.

- Create a performance oriented environment leading to high employee motivation and productivity. Ensure that all staff are adequately trained on the products of the bank, sales processes and various policies of the bank. Resolve, report any disruptions (e.g. strike or local disturbance) and take appropriate action to ensure that the branch operations are run smoothly. Fixed assets accounting and management.
- Liaison with the cluster office and other branch offices to ensure the smooth management of operations and the achievement of overall business goals. Design processes for various business units in Treasury
- Managing customer centric operations forwarding customers instructions to the concerned department and ensuring customer satisfaction by achieving delivery and service quality norms with minimum TAT,

HDFC BANK LTD PUNE (A Banking & Financial Service) | Deputy Operations Manager | Mar 2016 to Nov 2021

Products: Personal loans, Business loans, Professional loans, Commercial vehicle loans, Two wheelers loans, Car loans, Used car loans, Used two wheelers loans, bank digital car & two wheelers loans, Three wheeler passenger loans, Three wheeler goods loans.

Duties:

- Manage day to day disbursement of all installments loans within TAT set by management for provide fastest service to the customer.
- Support & guide to sales unit for avoids FTNR cases. Update & train time to time for nil discrepant cases. Work as a solution manager.
- Create & make effective relations & communications with sales & cross functions team for work as bank not a particular unit.
- Understand all updated circulars on daily basis & download/ update it to cross functions team & assistant team properly.
- Perform/lead audits in accordance with corporate methodologies and professional standards, including drafting of audit reports, presenting issues to the business and discussing practical solutions. This includes those audits that are the most complex and subject to the fast changing state of regulatory requirements as set out in the annual plan.
- Drive the coverage of market risk by applying technical knowledge to all phases of the audit process, and provide coaching to team members during the audit.
- Documenting audit findings and recommendations in a clear and concise format in line with internal standards.
- A strong understanding of market risk and product knowledge, preferably having worked in the risk/valuation functions in a major bank /financial institution Make a proper coordination with CPU CCU & all cross functions units.
- Proficient understanding of internal audit processes including identifying and evaluating key risks, setting the audit scope, developing audit testing, and managing staff assignments
- Play the role as mediator between Central control unit & sales unit for accomplishments all the clerical activities like vendor code generations check & verify DDSA agreement supplier id creation & extension, map the dealer for different locations, map the bank branch in system, solved the queries regarding Dealer DSA for smooth operational working & also for expansion of business.
- Take monthly training of all cross function units. Discuss with them for correctness & efficient operational work.
- Publish & share MIS on monthly basis with cross functions units.
- Working for fraud control unit in credit query (double funding from multiple banks) post approval of files.
- Control operational risk for smooth & error free working.

SHRIRAM CITY UNION FINANCE LTD KARAD – Non banking finance company | Sr.Risk Control Officer – Internal Audit (Maharashtra) | Feb 2013 to Feb 2016 - Control a gold loan operational risk through providing effective checking & verification methods, ideas as per process lend by company. Minimize the risk of gold auction losses.

Product: Gold Loan

- Check & verify all KYC related documents during the audit period. All registers maintain by branch. Determine fraud of around 40 lacs spurious gold working as Risk controller. Check & verify purity of gold physically by doing one to one packet audit. Find out fake, low purity gold frauds.
- Check & verify all assets of the branch properly working or not, or if any assets requirements for branch i.e. CCTV, systems. After completion of audit make & send final audit report of particular branch to head office. Supervise gold loan auction program. Preparing risk management and insurance budgets.
- Designing and implementing an overall risk management process for the organization, which includes an analysis of the impact and probability on the company when risks occur. Performing a risk assessment: Analyzing current risks and identifying potential risks that are affecting the company.
- Performing a risk evaluation: Evaluating the company's previous handling of risks, and comparing potential risks with criteria set out by the company such as costs, financial, reputation and legal requirements. Establishing the level of risk the company are willing to take.
- Explaining the external risk posed by corporate governance to stakeholders. Creating business continuity plans to limit risks. Conducting policy and compliance audits, which will include liaising with internal and external auditors. Maintaining records of policies, procedures, and standards according to the applicable regulatory guidelines. Reviewing any new major contracts or internal business proposals aligned with the risk assessment and evaluation of technology vendor partners.

MUTHOOT FINCORP LTD ISLAMPUR (Non-Banking finance company) | Customer Service Executive | Dec 2011 to Jan 2013 - Products: Gold loan, Secured debentures, Apollo munich mediclaim, money transfer, flight reservation & booking, foreign exchange etc

- Generates all respective closing reports from the system & filing it properly. Updates all registers like key movement register, stock in/out register on daily basis. Improve customer service based on client feedback through the development of new policies and procedures. Train resources in problem solving and managing customers under pressure situations
- Efficient handling of customer concerns, inquiries and billing errors by the CRM team. Handling of all marketing activities and promotions within the store. Coordinate internal and external audits for Standard Operating Process (SOP) in store. Certify the daily tallying of exchanged products against Credit Note Report. Build and retain a world class team focused on delivering according to business objectives.
- Ensure all data is captured, tracked and qualified leads are entered into the CRM leads management system. Deliver information on programs, promotions and products via phone, email, fax, etc.
- Taking ownership of the request or complaint and ensuring they are handled effectively within TAT. Monitoring the helpdesk and customer service executives on a regular basis. Taking daily rounds of the premises and reporting any lapses/ observations to the relevant team.
- Conducting timely Customer Feedback Surveys and sharing the reports with the client/management. Cooperating, coordinating and communicating with other departments to ensure good customer experience and sharing consolidated feedback reports with the team for improvement of services.

Computer Savvy: MS Office (Word, Access, Excel, PowerPoint) Internet handling, Email communication. Certified Course: MS-CIT

Education: B.COM.M.B.A (Finance) - Pune University - 2012

Personal Details:

Date of Birth: 5th Dec 1987

Marital Status: Married

Permanent Address: A4/603, Runwal Seagull, Handewadi Road, Hadapsar(411028)

Declaration: I hereby declare that above particulars of information and facts stated are true, correct and complete to the best of my knowledge and belief Saiprasad Mohire