

**CHANDAN AGARWAL**

**Mobile: 9836403994/9903316897**

**E-mail: chandanagarwal1ster@gmail.com**

## **OBJECTIVE**

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As a competent, dynamic, highly motivated individual possessing excellent communications and inter- personal skills, I want to obtain a position in a dynamic and growth-oriented company where I can utilize my skills and prove myself worthy of the responsibilities.

## **MANAGEMENTSKILLS:**

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Proven ability to work with consistent results. Excellent analytical skills and the ability to complete assignments and get results. Dedicated and committed, willing to take on challenging roles, tough assignments and work to tight deadlines.

## **PERSONAL ATTRIBUTES:**

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Highly organized and efficient, a flexible and versatile team player who will work hard and excel in any environment. Impressive work ethic, reliable, dependable and conscious of duties and responsibilities. A positive approach to all tasks and pride in achievements has resulted in many successes.

## **PROFESSIONAL EXPIREANCE:**

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**Name of the Organization : POONAWALLA FINCORP LIMITED (Formerly Magma Fincorp Ltd)**

**Designation : MANAGER II**

**Duration : 01<sup>st</sup> FEB'10 to Present**

**Current Job Role** : Dedicated Operation Manager & effective leader who excels at using proven methods and cutting –edge technology & Planning through brain storming to successfully stream line the process and cost analysis, increase productivity. Assertive and enthusiastic, with extensive knowledge process optimization and an unsurpassed worth ethic.

- Taking care of entire process of channel Management.
- Looking onboarding process of Channels (Like DSA, Dealer, DSE, Broker)
- Maintain the documentation of channels
- Ensuring the activation and deactivation of channel in system
- Updating Fraudulent remarks against the channels
- Looking RC Limit Facilities in system and maintained tracker of RC limit.
- Looking Trade advance facilities to dealers
- Legal processing also handling against the channels
- Calculating the payout as per Grid against the DSAs all products.
- Ensuring the payout on time to DSAs and supporting to biz for channels satisfaction.
- Supporting Business team through solving the DSA queries.

## **JOB Role as on Till Dec'19 : .**

- Taking care of entire documentation Audit of ABF, SME and MHF.

- Ensuring the 100% checking of files for hygiene and risk prospective. (Legal, KYC and Verification).
- Ensuring the securitization and risk identification of files.
- Performing operational risk identification, assessment, tracking and monitoring.
- Implement strategic plan to prevent, eliminate and mitigate operational risk.
- Assist Internal Audit Department (IAD) in development of key risk and control indicators and help in checking successful implementation and identifying areas of improving.
- Coordinate with senior management in operational risk reviews and report operational risk issues to management.
- Maintain documentation of risk management and risk policies.
- Periodic review of process, policies and procedures and guide line to identify gap and work on corrective measures.
- Keep abreast of latest operational risk management techniques and industry best practices.

Also,

- Responsible for hygienic checking of files in HO.
- Checking the credit part also credit mail with norms wise.
- Co-ordinate with SBU & branch for documents part of file for help good portfolio.
- Risk indicator / Trend analysis shared with State operation head for Trigger.
- PDD checking, known the KYC as per disbursement and file logging.
- Looking the Bureaus activity aspect of regulatory compliance (Data Submission, Billing, Customer dispute).
- Looking the system enhancement in terms of operation risk.

**Name Of The Organization : E-nxt Financial Ltd. (A TATA ENTERPRISE)**

**Designation : Executive.**

**Duration : From 24Sep<sup>th</sup> 2008 to Jan'2010**

**JOB Role : Credit Processing Executive. (Project Trainee)**

#### **Job Responsibilities**

- Prepare and plot the financial/Banking/ Statement of account of excel whether the customer is eligible for a Loan and capture the deviation as policy wise and recommended to credit for underwriting.
- Prepared the CAM for CAR/CV and financial for strategic and business Loan.
- Dedupe (Knowing whether Customer is defaulter with any other financier) & FI (Providing Information to Filled Investigation agency about the customer), CIBIL initiating with Initial Checking.
- Preparation of CAM for sales team to pitch it for credit approval & sending rate for pricing approval.
- Documentation Checking before Pre-disbursement with supporting documents & CAM with Credit approval.
- Preparation of Disbursement Memos & Delivery Orders to finally disburse the approved proposals with operations.
- Co-ordinate with Sales guys & customers.
- Maintenance and updating database of customer database with Accounts & Operation Team on regular basis. Preparation of MIS & reporting to immediate managers on daily basis working in Excels for validation the customer details (Financial, Track and Banking).
- Revert on mail for credit Query.
- PDD checking, known the KYC as per disbursement and file logging.

**Job Responsibilities:**

- Maintain Accounts daily basis.
- Maintain bill, Challan, bank in daily basis company own software.
- Checking the daily basis "Income & expenses".

**EDUCATION:**

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**B.COM                      2001-2004                      UNDER BURDWAN UNIVERSITY                      44%**

**PROFESSIONAL QUALIFICATION:**

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**PURSUING                      "PGDM"                      (ALL INDIA MANAGEMENT ASSOCIATE- AIMA)**

**SPECIALIZED SKILLS:**

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- Known the (MS OFFICE,DOS,Outlook, Internet)
- Tally & Fact.
- APS ( Internal Processing System of ICICI.)

**Extra Curricular Activities:**

- Participate in many Seminars and cultural programs in college and university.

**HOBBIES:**

- Net surfing
- Making new friends
- Painting
- Developing new business strategies

**Expected C T C                      :                      Negotiable**

**Languages known [both reading and witting]:**

- English, Hindi, Bengali,

**Date of Birth                      :                      2<sup>nd</sup> June 1982**

**FATHERS NAME                      :                      Ram Krishna Agarwal.**

**SEX                      :                      Male**

**MARITAL STATUS                      :                      Single**

**RELIGION                      :                      Hindu**

**DECLARERATION: I hereby declare that the information furnished above is true to the best of my knowledge**

**Date:**

**Signature:**

**Place: Chandannagar**

