

Nirjhar Bhaduri

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LinkedIn Profile link to be provided 

A senior operations leader with 28 years of experience in Credit, Risk Management, Business Process Design and Management of secured and unsecured funding. A proven track record of using my excellent personal, communication and organization skills to lead and improve business processes, data quality, conduct internal audit review and process implementations. Instrumental in leading large teams to establish new operations and coordination among other departments. A leader with excellent communication skills, high quality of work, driven and highly self-motivated. Strong negotiating skills and business acumen.

Experience

APR 2022 – TILL DATE

Policy Controller under Credit Risk team/Poonawalla Fincorp Limited, Pune

Key responsibility of Maintain all policy versions in chronological order by product. Ensure timely updation of correct policy version on Zing HR. Check & validate all masters maintained correctly on system. Cleaning up POC asset master with LTV mapping.

DEC 2021 – MAR 22

BTG – Tech Team/Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited), Pune

Key responsibilities to facilitate Business to provide solution through system development and support.

AUG 2020 – NOV 21

Data Quality Lead – Operations & CS/Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited), Kolkata

Key responsibilities include monitoring of existing process review and control, driving data quality projects, conduct internal audit review and process implementation.

APR 2019 – JULY 2020

Operations Lead of Head Office/Magma Fincorp Limited, Kolkata

Implemented new operations process across the network. Conduct reviews of existing processes. Manage and lead the team handling the queries of the branches and other departments. Ensure smooth coordination among other departments. Spearhead implementation of IT projects in operations. Conduct internal audit and implement new process to drive efficiency and effectiveness. Facilitate train the trainer programs for new processes. Monitor load disbursement and execution.

SEP 2015 – MAR 2019

General Manager Operations – Head Office/Magma Fincorp Limited, Kolkata

Key responsibilities were to manage the process of Trade advance, DSA payout. Drive business process regulations, compliance. Elucidate Business requirements document for IT development and post-development. Conduct user acceptance testing as per the requirement. Instrumental in developing the **Auto Lease Module, Payout Automation and Automation of TA interest calculation.**

SEP 2007 – MAR 2015

Sr. Manager of Head Office Operations/Magma Fincorp Limited, Kolkata

Key responsibilities included to monitor Centralized Loan File management, execution of loans in system, disbursement of loan within SLA, control of post disbursement document, DSA payout as per schemes. Improvising reports to monitor TAT from enquiry login to disbursement. Improvising daily business tracker based on loan disbursement requisition from branches. **Introduce operations manual of all activities from branch as well as Head Office.**

JUN 2005 – AUG 2007

Manager – Credit Operations as SBU Credit Head/Magma, Bilaspur

Key responsibilities included understanding the market, competition and product funded by the company, implementation of credit procedures, data analysis and effective application, monthly review with sales and recovery, measuring the potential loss exposure due to non-performing assets, fraud prevention, maintaining productivity against marks, conduct trainings and measure its effectiveness. Other responsibilities also include co-ordination with the dealers/DSA/Channel Partners etc.; monitoring of entire credit operation job i.e. raising of requisition for dealer payment; monitoring PDD (i.e. Invoice, IP, R.C. etc.); ensure customer satisfaction and service levels with customers, sales, DSA lead sourcing agents and other partners; manage and handle day to day office administration.

JAN 2003 – MAY 2005

Manager – Credit Operations as Branch Credit Head/Magma, Durgapur

Key responsibilities included managing commercial / credit functions of Durgapur, Asansol and Bokaro branches for entire vehicle loan department. Under writing of loan proposals for CAR/CV/CE. Also cash management in table collection at Branch.

APR 2001 – DEC 2002

Assistant Manager – Commercial & Credit/Magma, Bhubaneswar

Key responsibilities included managing commercial/credit functions of Bhubaneswar, Cuttack, Sambalpur, and Rourkela branches. Under writing of loan proposals for CAR/CV/CE. Also cash management in table collection at Branch.

JAN 1999 – MAR 2001

Senior Executive – Commercial & Credit/Magma, Bhubaneswar

Key responsibilities included full accounts support, file management and entire back office & marketing support.

APR 1995 – FEB 1999

Executive Accounts/Magma, Kolkata

Key responsibilities included fund management, file management and managing monthly MIS for Car, CV and CE loans business.

FEB 1993 – MAR 1995

Accounts Assistant/Magma Leasing Limited, Kolkata

Key responsibilities included daily transaction entry in the system, preparation of monthly Business Review update, Party Ledger Reconciliation, Bank Reconciliation.

FEB 1990 – FEB 1993

Accounts Assistant/STP Limited (Shalimar Construction Division), Kolkata

Key responsibilities included maintaining General Ledger, preparing monthly trial balance.

Skills

Operations Management • Risk Management • Stakeholder Management • Process Implementation • Audit • Proficient with MS-Office • Conflict Management •

Education

1988

Bachelors of Commerce/University of Calcutta, Kolkata

Hobby

Great interest in travelling and watching sports.