

KOYEL PAUL

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Mobile No.:- 9051533550 (M)

➤ **CAREER OBJECTIVE:**

Desire a position having responsibility and variety of task in a reputed organization; to thrive in an atmosphere of challenge and opportunities thus giving my best while being an integral part of the core team

➤ **WORK EXPERIENCE:**

Current working as Assistant Manager- Audit in Poonawalla Fincorp Limited in Credit Risk since 1st July 2022; responsible for:

- Hind-sighting audit of all products- ABF (POC, LAP and Machinery) & Unsecured loans (BL, PL and LTP)
- Review of Policy parameters, Documentation check, Analysis of observations for necessary corrections in credit appraisal process
- Building Sampling logic to extract samples for hind-sighting
- Database hind-sighting – review of policy parameters basis the entire data dump extracted from system and hind-sighting key deviations from policy
- Identify gaps in the process and highlight it to senior management
- Preparation of final report and roll out to all the stakeholders
- Active participation in process re-engineering related to all products
- Collaborate with credit and risk team for any change in the process / policy
- Risk and Internal control responsibilities

Worked in Poonawalla Fincorp Limited in Operational Compliance for adherence of compliance activities of all products and was also compliance process owner for CERSEI activities from 1st March 2022 to June 30 2022; looking into:

- All CERSAI related activities for LAP
- To make SOP for all operational activities or sub activities and suggest for any changes or modification required in current practices
- To assist in external audit of ABF cases
- Handling statutory compliance- CKYC of all products

Worked in Poonawalla Fincorp Limited in Operations for disbursement of ABF- POC (pre-owned cars) cases from 29th November 2021 to 28th February 2022; responsible for:

- End to end disbursement process- author
- Resolving queries related to disbursement of cases quickly by discussing with maker to expedite the process and maintain minimum time (TAT) between maker and author of cases
- Publishing MIS report for all cases (approved and unapproved/return) on daily basis

Worked in Poonawalla Fincorp Limited in Operations for Personal Loan (PL), Business Loan (BL) and Loan to Professional (LTP) from 1st June 2021 to 26th November 2021; responsible for:

- Processing various loans including personal loans, business loans and loan to professional (CA, CS, Doctor, etc.)
- Handling end to end disbursement process for every category (PL, BL and LTP) from sanction of file from credit to post disbursal process including fulfillment of conditional sanction parameters
- Effectively handling customer query over call and same on mail thus bridging between sales team and customer and resolving issues on priority

Worked in Operations of Magma Fincorp Limited for Asset Based Finance, handling both requisition of payment and audit of post disbursed loan files with a monthly volume of 800; since 25th August 2016 to 1st June 2021 with key responsibilities being:

- Processing payment requisitions as per the policy of the company taking into consideration IRR, exposure amount, total funding (including MLS, LG & other costs), and asset cost, LTV, etc.
- Payment is processed on real-time basis while maintaining all compliances
- Hind sighting audit: thorough verification of and reporting on random sample files of ABF products so as to confirm whether the appraisal and disbursements are as per the policies and processes of the company, and report deviations in compliance to these policies and processes, if any
- Providing more meaningful actionable insights
- More effectively identifying and responding to risk while delivering more robust and effective analysis of key issues
- Develop strategic initiatives to maintain and improve the audit function
- Analyze, prepare, and document results and assist in preparing audit reports to communicate the findings and recommendations to senior management.

Worked as Credit Relationship Associate of HDB Financial Services (HDFC group) for Commercial Vehicle with volume being 80 files a month; from 9th July 2015 to 21st June 2016 with key responsibilities being:

- From login to disbursement- compliance of the process
- Scrutinizing the background and income status of different categories of customers (FTU, STO, SFO and MFO)
- Judging the credibility of customer and the viability of vehicles while ensuring appraisal as per company policy and within time frame
- Ensuring disbursement as per predefined (as per appraisal) terms
- Looking after the collection status of the cases

Assisting in HR activities:

- Generating the appointment letter for candidates upon approval
- Handling the joining formalities of new joiners in the Eastern region
- Generating the E-code of each employee and keeping track of the same

➤ **ACADEMICS:**

Name of the Examination	Discipline/ Specialization	Board / University	Year of Passing	Grade Point Avg./Percentage
PGDBM	Marketing and Human Resource	Calcutta University	2015	78%

BBA (H)	BBA (H)	WBUT	2012	DGPA: 8.19
10+2	Commerce	I.S.C	2009	91%
10	General	I.C.S.E	2007	78.8%

➤ **TRAINING/ INTERNSHIP:**

- Done summer internship from Jaguar and Land Rover (Lexus Motors Ltd.), Kolkata from April'11 – June'11

➤ **COMPUTER PROFICIENCY:**

Conversant with Windows, MS-Office and Internet

➤ **ACHEIVEMENTS/ AWARDS:**

- Second highest scorer of BBA(H) batch 2012, from The Heritage Academy
- Certified from participating in Entrepreneur Week (E-WEEK) India, 2012
- Awarded certificate for excellent performance in Financial Accounting from Brainware Academy, Kolkata
- Awarded certificate of merit for securing the highest score in commerce stream from Vivekananda Mission School

□ **KEY SKILLS:**

- Team player; being a part of a team of 40 in Magma Fincorp Ltd and have been appraised by my seniors for the same
- Event management and coordinating skills by being an active member of the Lions Club International and by organizing the school as well as college magazine
- Acquired leadership skills by being the school captain and class representative in college.

☐ **EXTRA CURRICULAR ACTIVITIES:**

- Painting - Kendra Kala Bhawan (till 3rd year)
- Dance - Kendra Kala Bhawan (till 3rd year)

➤ **VOLUNTARY WORK:**

Participated in various events of blood donation, poverty elevation and woman empowerment by being an active member of Lions Club International.

➤ **PERSONAL DETAILS:**

Fathers Name: - Mr. Manas Paul

Date of Birth: - 5th August, 1991

Address: - 159 Parnarsree Pally, Star view Apt, 3rd Floor- 3A,
Behala, Kolkata- 700060, West Bengal, India

Nationality: - Indian

Marital Status: - Single

Language known: - English, Hindi & Bengali

Hobbies: - Travelling, reading, painting and listening to songs

Strength: - Positive Attitude,
Hardworking, Keen to learn new things,
Good interaction skill, Quick learner

DECLARATION:

I hereby declare that the above information is true & fair to the best of my knowledge & belief.

DATE:

PLACE:-

SIGNATURE