

MAITRI SAHA

Mobile: 9831610024 / 9748839147

E-Mail: maitri8200@rediffmail.com / maitri82@gmail.com

Seeking middle level assignments in Banking Operations, MIS & Finance with Banking / Financial Service/ Manufacturing/ Academics sector/MIS Profile in any other sector

PROFESSIONAL SYNOPSIS

- ⇒ A competent professional with 14 years experience in the areas of MIS and Strategy.
- ⇒ Currently associated with Poonawalla Fincorp Ltd. (Earlier Magma Fincorp Ltd.) in Kolkata as Manager – MIS & Strategy Department.
- ⇒ Extensive experience in analysis related exercises, maintaining information relating to performance of the organization, budgeting and implementing performance measurement schemes.
- ⇒ Ready to meet challenges head on, resolve complex problems and adapt quickly to the changing priorities.
- ⇒ An effective communicator with excellent interpersonal skills and ability to sustain a positive work environment towards accomplishment of organizational goals.
- ⇒ Expertise in MS-Excel.
- ⇒ Expertise in completion of deliverables with maximum accuracy and capable of meeting work deadlines.

CAREER CONTOUR

**Since Mar'08 with Poonawalla Fincorp Ltd. (Earlier Magma Fincorp Ltd.) in Kolkata in MIS & Strategy Department.
Current Functional Title – Manager – Senior Team Member**

**MIS & Analytics
Budgeting
Cost Analysis**

**Portfolio Analysis
Branch Profitability
Performance Measurement**

Key Highlights:

⊕ Involved in preparing:

- Reports that give an overview of performance of the organization in terms of month wise disbursement, average collection efficiency, delinquency status & portfolio movement across different delinquency levels.
- Reports that provide an overview of the company's debtors in terms of their repayment status and overdues.
- Analysis of cases allocated on a monthly basis to the collection executives in respective branches, thereby analyzing their performance in terms of collection efficiency.
- Reports on Overdue Interest & Cheque Bounce Penalty (CBP) collected from the company's debtors on a monthly basis.
- Monthly Review Report of 90+ vertical that gives insight to the performance of portfolio having delinquency of more than 90 days (i.e. Days Past Due is more than 90 days).
- Monthly Review Report of SME Loan Division that gives insight to the overall performance of the product in terms of month wise loan disbursement trend, collection efficiency, delinquency level, manpower details, operating branches & cost analysis.
- Monthly Review Report of Credit vertical giving insight to portfolio movement of cases having delinquency of more than 60 days (i.e. Days Past Due is more than 60 days), portfolio movement of cases sourced in last 6 & 12 months, collection efficiency of cases handled by credit employees & monthly cost of credit vertical.
- Productivity Analysis Report of line function employees pertaining to the sales, credit and collections vertical.
- Simulation of Performance Measurement Schemes and Implementation of the same.
- Monthly, Quarterly and Annual performance measurement of the employees pertaining to sales, collection, credit & operations vertical.
- Cost Analysis of Sales, Credit, Operations and Collections vertical and thereby assisting the management in various cost control activities. The Analysis include workings relating to generation of Direct and Indirect Costs,

determining cost for each vertical, apportionment of common cost to each vertical, and finally arriving at a consolidated cost amount for every vertical as well as for the company as a whole.

- Involved in Branch Profitability Exercise to determine the Portfolio position, Disbursement and Operating Expense of the branches of the organization.
- Involved in generating Static Pool Summary which gives an overview of the portfolio movement of a pool of cases over the period of their tenure. The summary represents performance of the pool from their origination till date.
- Performance related summarized information of the company that is provided to the management for the purpose of Investors Meeting, Board Meeting and Executive Committee Meeting on a quarterly basis.
- Performance related summarized information of the company for the purpose of Statutory Audit on a quarterly basis.
- Portfolio Analysis of the company in order to cater to the requirements of RBI on a quarterly basis.
- Portfolio related summarized information to lend support towards strategic decisions.
- Portfolio movement-delinquency trend related information of the company which is provided to rating agencies like CRISIL and CARE on a quarterly basis.
- Extensive involvement in providing assistance to subordinates towards completion of their work in due time and also giving them the necessary guidance in accomplishing the task.
- Involved in Performance based Report Automation in liaison with experienced Business Analysts pertaining to the following –
 - 📊 Developing Performance Dashboards for Management Review.
 - 📊 Developing Module for calculation of Performance Scores of Line Function Employees for Monthly, Quarterly and Annual schemes.

Notable Achievements

- ⊕ Promoted to Manager in 2021
- ⊕ Promoted to Deputy Manager in 2016.
- ⊕ Excellence Award for Best Performance in MIS & Analytics Vertical for the Financial Year 2014-15.
- ⊕ Assigned the function of Senior Team Member in April 2015.
- ⊕ Promoted to Assistant Manager in 2013.
- ⊕ Awarded Foreign Trip for outstanding performance in FY12.
- ⊕ Promoted to Senior Executive in 2009.
- ⊕ Excellent track record in completion of deliverables with maximum accuracy and minimum supervision in due course of time.

INTERNSHIP

Title: Executive Training and Management Thesis.

Duration: 16 weeks

Key Highlight:

- ⊕ Functioned as a Trainee in “World Trade International”; clearing & forwarding agent of “Constanta”.

TRAINING UNDERGONE

Organization: World Trade International”; clearing & forwarding agent of “Constanta”.

Duration: 16 weeks

Key Highlights:

- ⊕ Involved in:
 - Market survey in order to determine customer’s preference towards different cosmetic brands.

- Convinced retail outlets thereby converting them from prospective to real customers.
- Promotional campaigns so as to introduce the company to the general mass.

PROJECT & THESIS

Management Thesis:

- ⊕ A study on the “Movement from chemical cosmetics to natural cosme-ceuticals: paradigm shift in the business strategies of the cosmetic industry.”

Academic Projects

During MBA:

- ⊕ Study on Human Resource Accounting, Corporate Governance, and Surrogate Advertisement.
- ⊕ Study on Economies of Scale of Pepsi Company.
- ⊕ Analysis of the financial statements of various companies and thereby determining their financial ratios and making a study on them

ACADEMIC CREDENTIALS

- 2008** MBA with specialization in Finance and Banking from ICFAI National College with CGPA-8.91 (*on a scale of 10*)
- 2004** B.Com. from Sivanath Sastri College, Calcutta University with 75%.
- 2001** Higher Secondary from Sivanath Sastri College with 72.5%.
- 1999** Madhyamik from Carmel High School (Convent) with 82%.

Computer literacy:

- ⊕ Well versed with MS-Office (Word and Excel)

ACADEMIC ACCOLADES

- ⊕ Received Gold Medal for becoming Eastern Region Topper in MBA.
- ⊕ Awarded Scholarship by ICFAI National College for becoming topper in MBA program (Semester-1, 2, 3 & 4).
- ⊕ Acquired “Certificate of General Proficiency” from Carmel High School in the year 1999.

BEYOND CURRICULUM

- ⊕ Received “Certificate of Social Service” from the Apostolic Carmel Educational Society for creating awareness & assisting in raising funds for literacy projects.
- ⊕ Active participation in dramatics, carol singing, extempore, debate and other cultural activities.

PERSONAL DETAILS

Date of Birth: 9th February, 1982.

Languages Known: English, Bengali and Hindi.

Address: 27B, Baishnabghata Lane, Kolkata-700047.

SIGNATURE:

DATE: