



CURRICULUM VITAE

Mr. Aditya Kumar Sishugoswami.

At/Po-Balipatna, Dist-Khurda, Odisha-752102

Phone no: 9937599096 (M) 9238579243(M)

E-MAIL ID: sishugoswamiaditya@gmail.com

OBJECTIVES-

To work with professionalism and obtain high level of excellence in growth oriented organization and to utilize my self as resource of all kind of challenging job by putting my effort and upgrading my knowledge

WORK EXPERIENCE:

More than 20 years experience in Branch Operation and Branch Customer service (Retail and consumer Finance) and Accounts in various field.

Poonawalla Fincorp Ltd(Formerly known as Magma Fincorp Ltd.) as Branch Operation Officer and Customer Service Officer from 01st August 2008 to till date.

Role/Responsibilities:

Documentations and Disbursement:

- Operation officer I have to look after checking the KYC policies decided by RBI and Poonawalla internal policies to be tagged in file.
- Ensure pre & Post approval documentation is accurate and fulfilled as per the company product policy.
- Updating all ECS/Auto debit/ACH/PDC in banking management system.
- Processing of new and used vehicles and final disbursement to customers.
- Checking and validating valuation reports/technical report/fitness reports/tax certificates
- Delivery order to Dealers and ensure the payment disbursement to dealer on time.
- Payment punching on system and booking the file after completion of checking as per policy.
- Dispatching all files to the central operation team within TAT period and maintaining each and every data in MIS.

Cash Management:

- Safe custody of Cash / cheques, performing banking operation, providing bounce advices, and ensuring timely remittances to H.O.



- Receiving of cash/cheque/DD from walk in customer and timely deposition of same in bank.
- Checking and counting fraudulent notes before receiving from the customers.
- Control over Money Receipt Inventory and ensuring proper utilization of MRs issued
- Preparation of expenses vouchers, verification of the same with policies and ensuring approvals
- Maintenance of Fixed Asset Register (including details of additions / transfer / sale / disposal) and co-coordinating insurance of fixed asset with H.O
- Providing timely feedback / clarification to H.O Account Team.

Customer Service:

- Resolve all the customer queries like foreclosure/pre closure/EMI/ ROI and any other queries raised by the customers.
- Cross selling business by calling to existing customer as well as external customers.
- Issue of NOC to customer after closure of loan account of customer and intimating to RTO for hypothecation cancellation.
- Customer service work regarding Duplicate Noc issue, Insurance policy, providing necessary data to customer like PTA, SOA and lead generate for new interested customers.
- Rendering support to recovery team by providing party data and performing recovery back office function.
- Giving best possible service to walk in customers visiting the branch.

PRIOR JOB EXPERIENCES

(September 06 to July 08)

Worked with **D N HOMES PVT. LTD. (CONSTRUCTION OF HOUSING), Bhubaneswar** as an ACCOUNTS OFFICER.

(January-2000 to August 2006)

Worked with **BHUBANESWAR GAS (A LPG DISTRIBUTOR), Bhubaneswar** as Manager.

(April-1998 to October-1999)

Worked as Accountant cum Audit Asst. in **M/s R S RAM & CO. (CHARTERED FIRM), Bhubaneswar.**

(November-1994 to October-1996)

Worked as an Accountant in **M/s U. S. P. & CO. (Proprietorship Firm)** at Sambalpur.

ACADEMIC BACKGROUND

MBA (Finance) under Sikkim Manipal University, in the year 2011.

SAP (FICO) from Futuresoft, Bhubaneswar in the year 2007

Passed M.Com in the year 1993, from G. M College, Sambalpur, with 1st Division

Passed +3 Commerce in the year 1991 from G M College, Sambalpur with 2nd Division.

Passed +2 Commerce in the year 1988, from M P C College, Baripada with 3rd Division.

Passed Matriculation in the year 1986, from M K C High School, Baripada with 1st Division.



PRESENT ADDRESS: Poonawalla Fincorp Ltd.

3rd Floor, Sumitra Plaza, Near Badambadi Busstand, Badambadi, Cuttack-
753012 ODISHA

PERMANENT ADDRESS: AT/PO-BALIPATNA, DIST-KHURDA, ODISHA-752102

PERSONAL DETAILS

Father's Name : BRAJA KISHORE SISUGOSWAMI
Date of Birth : 20TH JUNE 1971
Marital Status : MARRIED
Religion : HINDU
Caste : GENERAL
Language Known : ENGLISH, HINDI & ORIYA
Hobbies : PLAYING CRICKET, LISTENING MUSIC & MAKING FRIENDS.

References:

1. **Gyanendra Kumar Sahoo**(Team leader operation team), Poonawalla Fincorp Ltd., **Bhubaneswar**, Cont.No.7894434824
2. Rajesh Kumar Sinha(Manager) Customer Service Mangager, Poonawalla Fincorp Ltd. Bhubaneswar Cont. No.9903993768

I do here by declare that, the particulars furnished above are true to the best of my knowledge and belief.

Place: JAJPUR ROAD
Date: 20th June 2022

(ADITYA KUMAR SISHUGOSWAMI)