



SUVOJIT GANGULY

Manager Operation

KEY SKILLS

- BFSI – Retail Asset & Receivable Operation, Recovery and Legal Operation for 16 Years.
- High Negotiation skill
- Ability to work in dynamic environment with Cross functional stakeholders, vendors to meet deadlines.
- Manage MIS & Large Data, Analytical Insights & Presentation for Top Management.
- Manage Process, Risk to Improve Performance, TAT, Cost control.
- Functional System Implementation, BRD & UAT.
- Developing and implementing service level agreement / KPI for Performance Excellence.
- Departmental Budgeting & Billing.
- Large Team Management, Productivity enhancement through continuous training and skill development.

EDUCATION:

- MBA, Major Finance (Part Time) from Sikkim Manipal University with Grade A (75.65%),
- BSc, Economics (H) from University of Calcutta (Ashutosh College) with 50.5%,
- Higher Secondary, Science stream from W.B.C.H.S.E. with 75%,
- Secondary, from W.B.B.S.E. 83.75%, Stood 2nd in the Block.
- Certificate in Trade Finance (CTF) from Indian Institute of Banking and Finance with 85%,
- Industrial Accountant from The Institute of Computer Accountants (ICA),

Profile Summary

Result oriented Manager with 3.5 Years of experience as manager of Central Recovery & Legal Operation managing a 20+ member team, 6+ Years as Manager of Central Operations Project & Quality team, 4 Years acting as Senior Executive in Trade Services Operation & Net Banking Implementation and 2.5 Years acting as Consultant for Finacle Core Banking Implementation and Loan Disbursement Executive.

- Within 4 Years reduced team size by 30% performing similar volume through productivity enhancement and process improvement.
- Yearly savings of 43 Lakh through Rate Negotiation with vendors and process modification.
- Nil Audit observation (Both Internal & External) in 4 years.
- Received Catalyst Award in FY 22-23.
- Received Annual Excellence Award FY 16-17 for Operation –Back office.

Manager- Legal Operation with Poonawalla Fincorp Ltd (Formerly Magma Fincorp Ltd), Apr'19 – Present

Leading Central Recovery and Legal Operation –

Role & Performance Areas

Receivable Operation:

Analyse monthly collection report data to propose Legal / Recovery step requirement in default customer and monitor status progress. Managing Recovery Notices and Legal Process Initiation for fresh default loans, Cheque banking and Filing of Sec 138 proceeding,

Process & TAT Improvement: Implement automation of manual processes through system upgradation or Excel Macro for enhanced productivity, accuracy, improvement of TAT,

MIS & Analytical Insights: Owner of Legal status updation in Oracle and Analytical presentations for MD, CRM, Collection and Legal Head reviews and Ad hoc requirements with respect to Legal & Recovery strategy, special target to performance initiatives.

Circulate actionable summaries for Pan India Legal team to follow throughout the month and monitor progress.

Bulk Customer Communication Management: Played pivotal role in the project for integration of oracle based report and WhatsApp / SMS portal to manage bulk monthly customer communication process.

Project Management and System Implementation: Manage BRD, SOP, UAT completion for System Implementation and updation.

AWARDS

1. Catalyst Award in FY 2223 from PFL
2. Received Annual Excellence Award FY 16-17 for Operation –Back office at SREI

CTC, NOTICE PERIOD

Current CTC	1023000
Notice Period	3 Months
Date of Birth	24-02-1981

CONTACT

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Departmental Performance Monitoring:

Prepare yearly KPI parameters, present to Sr. Management and get the same approved and manage performance measurement of internal teams through approved KPI based parameters and recommend for monthly / quarterly / yearly incentive.

Manage performance of external vendors through such KPI based parameters and allocate task assignments accordingly,

Audit & Compliance: FPR to handle all forms of Internal & External Audit (Financial / Risk / Process) related to receivable management operations and resolve queries by ensuring adherence to Process, Policy and Compliance through continuous monitoring.

Budget Preparation and Actual Expense Management:

Owner of overall departmental expense processing with due diligence. Formulate and finalise annual departmental budget for National Head and Chief Receivable Manager approval, manage actual annual expense within the budget through month wise projections, FPR for escalation resolution, cost minimisation through process improvement and negotiation with external vendors, maintenance of all expense related compliance parameters.

Team Management: Managing 20+ members team taking care of improvement in Productivity through Training, Learning Logical interpretations, Performance linked Appraisal.

Dispatch & Storage Management: Managing preparation of legal files, receiving of legal instruments, repossession documents and all related bulk high volume dispatch and external vendors involved.

Key Result Areas

- **Rate negotiation with vendors** – Annual savings of 11 Lakh,
- **Created Excel Macro for Regular Activities** – Saved Man-days to process higher volume with 2 less manpower
- **Changed document dispatch mode**-Annual saving of 32 Lakh,
- **NIL External or Internal Audit observation**
- **Project** – Headed technical and non technical projects

All above led to 110% performance bonus even in Covid hit FY 20-21

Manager-Operation with SREI Equipment Finance Ltd, Jan'13 – Mar'19

Leading Quality, Project & CRM team of 7 member -

Key Result Areas

Data Analysis & MIS: Being Data Analysis & MIS Manager for COO & National Head- Operations managed Decision making presentations for Annual / Quarterly Reviews by MD/CEO/COO covering Strategic Planning on Business Support, TAT, Quality, Risk & Process, Business Volume Growth Trend vs. Manpower Productivity, Future Projections, Cost of Acquisition & Maintenance, Branch Viability etc. for 5 years, Created Macro, Slicer based routine Dashboards for Readily Available Analytics for senior managers and save Man Days spent on repetitive routine tasks,

System Implementation & Project Management: Played functional consultant role in multiple technical and non-technical projects to work closely with HODs and team across functions Business, Collection, Insurance, Credit, and Operation in gathering their requirement and translate the same into BRD for technical team.

Completed Functional and User Acceptance Testing & Documented to get bugs fixed for final implementation & feature addition. Prepared animated training manuals to conduct training for stakeholders,

- Functional Implementation of Newgen- LOS,
- Designed and Implemented Service Request Tracking System (SRTS) and Disbursement Tracking System (DTS) for major functions (OPS & Credit, Recovery, Customer Service, Legal).
- Formulated CRM Structure, Data structure, Calling Quality & Risk monitoring to Setup Company's First External Collection Call Centre,

Performance Management: Developed & Implemented KPIs in the form of Balanced Scorecard for Entire OPS Dept. inclusive of Regional Operation Head, Branch Ops, Central Operation to ensure efficient employee and unit evaluation of Booking and Disbursement Quality, TAT, Compliance, Target Achievement,

Compliance, Quality & TAT Management:

Increase Straight Through Processing (STP) by tracking daily Loan Booking Exception & correction, Monitored PDD, PSL document, RC collection, Repayment Instrument Submission / Discrepancy Resolution and highlighted the risk to get the same sorted. Monitor end to end Disbursement TAT for improvement,

Process Improvement: Managed Process Reengineering through Process Flow Analysis, revised SOP preparation and implementation of changes in liaison with HODs across Functions incorporating IT Team and external vendors

Customer Service Management: Documented SOP for entire Customer Relationship Management, Field Investigation & Welcome Letter Management process,

Sr. Executive, Internet Trade Services (HSBCnet) Implementation (East India) with HSBC (Third Party payroll), Nov'08 – Dec'12

- Responsible for Electronic Trade Services Implementation for Corporate Clients in Eastern India (Handled large corporates as ITC, Aditya Birla, TATA etc.),
- Present Product feature and Business Impact Analysis to Corporate Clients as Presales consultant and get necessary Documentation executed,
- Publish Client profile & Requirement analysis report to Sr. Managers, Product & Technical team,
- Publish monthly Dashboard reports, MIS, User Manual PPT and Process Notes.
- Functional support on Online Trade Service Transaction (LC Application, Amendment, Import/Export Bill Payment, Advising, PCFC / Packing credit facility application etc.),

Consultant -Finacle Core Banking Implementation with Onward e Services Ltd., Jun'07 – Nov'08

Operations Executive, Retail Asset Operation Group, ICICI HOME FINANCE LTD, Feb'06 – Jun'07