

SANJEEV CHOUDHURY

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Intend to build a career in leading academic environment with committed & dedicated people, which will help me to explore myself fully and realize my potential. To utilize my strong analytical skills in a position with potential growth opportunities willing to work as a key player in challenging & creative environment.

PROFILE & STRENGTHS

- Dynamic & versatile professional offering a sterling experience of **22 years** in the industry with main forte lying in the area of **operations & credit**. Currently spearheading in HO Audit TL at **Magma Fincorp Ltd**.
- Consistent efficiency & sincerity acknowledged through promotion from **Team Leader to Credit In Charge** in **Tata Motor Finance**.
- Solutions-driven professional with in-depth knowledge of **credit policies, rejection analysis, legal modalities, credit rating along with fraud and skip control**.
- Extensive experience in **team management, quality control measures, data tracking & data analysis of credit, credit appraisals, scrutinizing documents, sanctioning credit limit**.
- Well versed with technical skills like **MS Word, Excel, DTP, Coral Draw, Tally, Foxpro, Oracle, Internet**.
- Focused and hardworking, self-motivated and team oriented; willing to go the extra mile, effective team player with excellent communication and inter-personal skills. Articulate & persuasive with cogent written and verbal communication.

PROFESSIONAL EXPERIENCE

POONAWALLA FINCORP LTD since Dec'21

Currently at Pune Corporate Office POC Operations :

1. Working in POC disbursement author team sincerely and confidently with strong positive output and success.
2. Processing and handling all the cases of pre-owned car of Pan India.
3. Sensitize branch ops of Pan India regarding POC disbursement and provide them valuation information and update them in every single matter.
4. During process check all the parameters related to POC disbursement.
5. Interact and coordinate with Sales team like RM, RSM and inform them about the dispute seen in any cases along with ROH, Team leader and Branch ops.
6. Ensure all the disbursement on daily basis efficiently and successfully and providing best output each and every day.
7. Maintain daily MIS and share it with the reporting Manager.
8. Guide and motivate other team members for the successful outcomes and attainments of the business objective.
9. Achieved excellence in every month and handle huge disbursement pressure in every month end.
10. Displaying high standard of efficiency month after month.

MAGMA FINCORP LTD (previously named)

- Manage the entire gamut of operational activities right from beginning to end i.e. from Enquiry generation to Payment Requisition which includes checking of files from pre sanction to post disbursement docs thoroughly including credit docs and dispatch of all the files of customers all products.
- Accountable for carrying out all the activities pertaining to Commercial Vehicles, Construction Equipment, Suvidha (Refinance & Repurchase of Commercial Vehicles), Car, Tractor & SME.
- Coordinating & interacting with different verticals from branch level to Zonal level on daily basis to ascertain smooth flow of business operations, particularly with the Credit Analyst to State Credit Head for approval of deals, sales team including Deal Originator to Product Head to keep document requirements updated according to the policy of the company and verification team to maintain operations within TAT.
- Entrusted with the responsibility of handling email, clearing, and responding queries from different verticals or teams.
- Generate and maintain various MIS reports and Inhouse Insurance of the Customers of all products from Manual to System related activities and send to HO for preparation of Insurance Policy and handover to customer through Sales.
- Responsibility of handling all the Dealers & DSAs of entire region which includes 7 Districts and one State i.e. Darjeeling, Jalpaiguri, Cooch Bihar, North & South Dinajpur, Malda, Murshidabad, Birbhum and the State of Sikkim.
- Interacting with the HO audit team for clearance of files after being audited.
- Interacting with all the Zonal Head including zonal operation head, zonal credit head and zonal head of all products.
- Providing high standard of efficiency and best service on regular basis without violating the company policy by handling all kinds of responsibilities pertaining to the files of all products with huge work load at the end of every month and manage the pressure of huge volume of files and disburse them successfully.
- Very fluent and have the command with both manual and system activity by maintaining the descent speed which operational activity demands without compromise with the quality.
- Showcase high standard of efficiency and perfection regarding all the activities of operation month after month.
- Handling & facing all kind of challenges successfully & professionally and playing a lead role in achieving one of the best turnarounds in corporate sector.

Assignment in HO Operations Audit & Risk: (since Nov'10 to May'19 as Team Leader)

Audited files of all products like CV, CE, Car, Tractor, Old- cv, ce, car, tractor of all Sbu of Pan India according to the norms mentioned by the Company & required for all products with sincerely and efficiently month after month for the last 3years. Pertaining to my job responsibility interacting with the whole operation team including ops head to solve the queries which raised on the discrepant files for clearance without violating the process. Maintain daily tat report and daily productivity report within the team and help other team members to solve their problems related to auditing files and to solve their discrepant files. Updated all policy changes approval mails in the excel sheet and share all the valuable mails with respective sbu to increase their knowledge and to accelerate their potentiality and for the overall improvement of file quality to minimize the discrepancy level. So that they can achieve the desire result.

Developing, motivating & educating team members on various credit matters and products and guide them towards successful outcomes and attainment of business objective.

Inter- departmental coordination with the internal departments on daily basis to ascertain smooth flow of business operations and to achieve goals.

Generate & maintain various MIS reports, entrusted with the responsibility of handling various emails, clearing & responding of various queries from different Sbu of Pan India.

Since June 2019 to till date in Centralized Ops Team professional: Audit Risk and Requisition

Job role included Payment requisition and file review of ABF business on daily basis within TAT.

Everyday morning downloaded report of payment requisition of one particular zone and then check the number of payments released from each branch sbu wise report and same than collated and distributed to the team members allocated for that zone. Released payment to Dealer in New funding cases and payment to DSA or broker and party or third-party payment in Used, Refinance, RC limit, Branch RC limit cases though oracle after checking thoroughly according to the parameters and norms of the Company for payment required.

Doing entire activity on daily basis perfectly and successfully without violating the process and parameters for rates and other associated checking r parameters.

Submit daily report to reporting boss on daily basis and maintain the daily MIS report f in details on payment status like done, hold or Returned back the requisition on different reasons.

Execute all the files through system which sent from all the branches of Pan India.

Helped PDD team for postdated cheques entry and track all the records in MIS and circulated to all the SBU.

Coordinate with other functional people like Branch Manager, Regional Business head and Zonal Business head to clear the payment on daily basis and resolve their various queries.

Contributing significantly for the overall pprogress and growth of the Centralized OPS Team as well as looking for the growth of myself which I deserve.

Credit in Charge (Credit team of commercial vehicles of Kolkata) – Since Apr'07- Dec'09

(Branch Operations) - Jul'06-Mar'07

- Accountable for carrying out all the activities pertaining to Car & Commercial vehicles of Tata Motor Finance as per credit policy norms. In charge of the Credit Team and oversee entire functioning related to credit activity.
- Manage entire gamut of operational activities right from the login stage to credit appraisals for all products.
- Persuading and establishing potential customers, ascertaining their credit worthiness and risk analysis. Check the risk factor to approve credit in case of heavy vehicles when customer wants maximum funding.
- Receive application files of customers for Commercial vehicles and analyze Customer Profile & details like application for model of vehicle, purpose of use, customer's work status, resident stability, income stability, bank statement and validate average balance & credit balance, checking of balance sheet & P/L a/c and validate the same.
- In case customer has transport business, assigned to check all the documents of vehicles and validate Track Record of the free vehicles and Current vehicles to see the mode of Repayment and status of the track.
- Promote the sale of credit and loan services. Review and update credit and loan files. Prepare statements on delinquent accounts and forward irreconcilable accounts for collector action.
- Entrusted to carry out duties of recording & maintaining customer details, vehicle details applied for, and the deviations and attach the bank statements, all the validated track records and balance sheet and recommend the same to BCM and then to ACM & RCM for approval who has under writing authority.
- Developing, motivating and educating the staff members on various credit matters, and products to guide them towards successful outcomes and attainment of business objectives.
- Inter- departmental coordination with the internal departments on a daily basis to ascertain smooth flow of business operations, particularly with Credit Managers for approval of deals, sales team to keep document requirements updated and verification team to maintain operations within TAT.
- Entrusted with the responsibility of handling email, clearing & responding queries from different departments/teams.
- Generate & maintain various MIS reports after the assessment of the securities and appraisal of the proposed project or recommend appropriately. Forward the approved applications to Operations for disbursal & booking.

Accolades

- ☆ Played a lead role in achieving one of the best turnarounds in the industry.
- ☆ Applauded by seniors for demonstrating high levels of professionalism, efficiency in the form of promotion.

ICICI BANK STPL

Jun'05-Jul'06

Team Leader (Bhawanipur branch)

- Performed all activities associated with the system and regularly updated Master Data.
- Prepared, compiled and presented the credit activities and disbursement, Data Analysis of Credit & ahead to senior's for general look on the processed files.
- Managed entire gamut of operational activities right from the pre documentary stage to final checking & disbursal.
- Consistently monitored and maintained customers' documents and in case of delinquency traced the defaulting customers through Internal & CPCS dedupe.
- Scrutinizing the documents provided by customers for ensuring compliance to all rules & regulations.
- Adept in Pre-Approval Application scrutiny and Pre-Approval Credit Eligibility Calculations; updated customer details before & after discussion.
- Proactively assisted Credit Manager in loan disbursal decisions for valid customers.
- Prepared DM of the approved customers and aided them to fill up the Post Documents of the necessary papers.

Accolades

- ☆ Displayed high standard of efficiency & quality and provided best output everyday
- ☆ Credible for giving 100% to the organization by putting in 12-13 working hours regularly.
- ☆ Received appreciation from RCU Head & higher authority for successfully marked and holding many defaulter customer through internal dedupe.

ELEKTRAD ENGINEERS

Apr'02-Jun'05

Senior Accountant

- Successfully assisting in preparations and finalization of accounts, preparing Monthly financial reports, handling petty cash transactions, and maintaining uniform accounting practices for the smooth running of the business.
- Maintained records of all the files related to products.
- Carried out Co-ordination & interaction with the senior officers and provided them the daily report of business.

Accolades

- ☆ Showcased high levels of efficiency which contributed to the all-round progress and growth of the organization.
- ☆ Received appreciation from the Directors in achieving excellence in this regard.

ORG MARG

Nov'99-Jan'02

Supervisor (promoted from Senior Investigator)

- Conducted survey on different subjects related to various products of the market including banking, financial, education etc.
- Conducted survey among people of different sector on different projects according to the criteria required to garner their opinion & views on the particular project.
- Visited houses, offices, shops & factories to collect project related information and interviewed people associated by convincing them about the project.

EDUCATION & PROFESSIONAL DEVELOPMENT

MBA (Finance), 2008

National Institute Of Management

B.Com, 1998

Calcutta University

12th, 1995

W.B.C.H.S.E

10th, 1993

W.B.B.S.E

IT Skills: MS Word, Excel, DTP, Coral Draw, Tally, Foxpro, Internet, Oracle.

Date of birth: 31st December, 1975

Linguistic Proficiency: Bengali, Hindi & English

References: Available On Request

Anirban Ray – AVP of Poonawalla Fincorp Ltd (9007118976)

