

SOMA BOSE

Associate Vice President, Poonawalla Fincorp Ltd.

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Key Competencies & Skills

- Banking Process including RBI & NPCI guidelines on loan repayments
- Strategic Planner
- Professionalism
- Supervision of bank accounts
- Planning and Organizing
- Strong Administration Skills
- Team Building

Soft Skills

- Interpersonal Skills
- Problem-Solving
- Key Influencer
- Attention to detail
- Communication
- Critical Thinking
- Multi-Tasking
- Visionary Leadership
- Team Training

Personal Dossier

- Date of Birth: 17th September 1966
- Linguistic Abilities: English | Hindi | Bengali
- Hobbies: Reading, Travelling, Nurturing Plants

Academics & Certifications

- CAIIB from Indian Institute of Banking & Finance | 1999-2001 (Part 1)
- Bachelor of Arts in English from St. Xavier's College | 1985-1988
- Certificate in Digital Banking from Indian Institute of Banking & Finance

Profile Summary

- **Highly motivated and skilled professional** with over 30+ years of experience and a proven track record of excellence and success in the NBFC & Banking Industry, currently associated with Poonawalla Fincorp.
- An **able leader with great management skills** and has coordinated with both internal & external stakeholders to bring in maximum efficiencies in terms of processes and cost.
- Proven ability **to collaborate, multi-task, set priorities and meet the business demands** with speed and efficiency in order to be able to deliver high customer satisfaction.
- Possesses **excellent track record and updated knowledge in the payment governance from RBI and NPCI perspectives.**

Work Experience

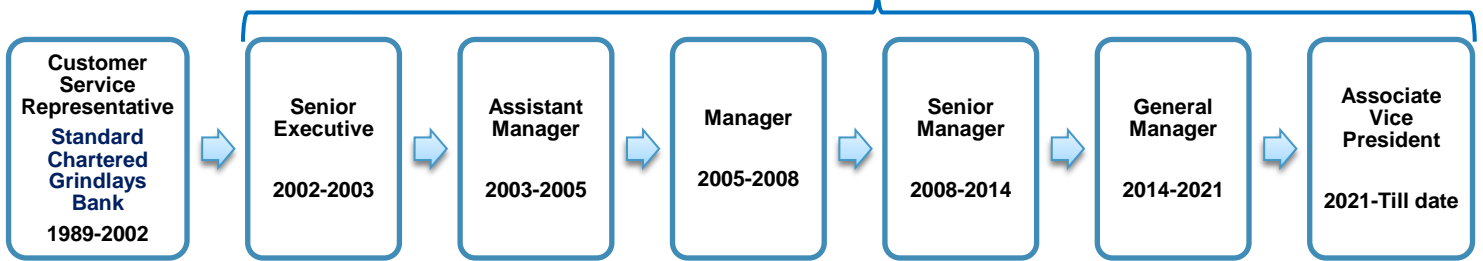
Poonawalla Fincorp

Associate Vice President | 2021-Present

- To set up and oversee overdue and charges presentation process under centralized Repayments Unit for all lines of Business.
- The role involves coordination with internal as well as external stakeholders, ensuring timely updating of system and looking into process reengineering of existing systems.
- Responsible for all aspects of internal and external operational compliance, audit management and reporting from process standpoint.
- Ensure cross training and utilization of resources for appropriate load balancing when encountered with increase in volumes across particular processes or segments.
- Assist team on critical escalation cases and provide guidance to their resolution.
- Initiate/lead projects related to improvement in processes, technology & quality to contribute to overall function development.
- Coordinate with auditors and compliance wherever required to smoothen out any issues related to Risk Control.
- Ensured that the Cash Management System (CMS) was implemented across all the company branches to manage daily cash inflows and arrange for its immediate banking – Activation / Daily Operations & Control.
- Responsible for certain Treasury activities such as controlling various company bank accounts with special focus on dividend accounts—opening, closing, signatory changes, and completion of KYC.
- Opening of bank guarantees for statutory purposes and linked fixed deposits.
- Designing a payment gateway to pioneer the digital payment system in the company for online transfer of payment from customer to the merchant's bank account.



Career Trajectory



Standard Chartered Grindlays Bank

(1989 - 2002)

Customer Service Representative

- Independently handled retail processing of a lending portfolio of 25 million base comprised of the entire gamut of bank lending products like Consumer/Personal Loans, Overdrafts against Shares and Securities, Loan against Deposits etc. Was solely responsible for credit administration of the entire volume and opening and closing the loan accounts.
- Have gained diversified experience in all spheres of retail branch banking while working as a multifunctional teller in branches.
- Have gained special expertise in:
 - Non-resident accounts and elite customer handling
 - Foreign currency transactions
 - Entire activities of the cash department
 - Accounts and establishments functions
 - Preparation of Balance Sheets, Calculation of Pool Interest, Inter and Intra Bank Reconciliation



Key Projects

- Successfully implemented the Direct Debit Mode of Collection in the organization for automatic EMI collection from customers.
- Introduced and monitored the entire ACH portfolio of the company with a transaction volume of 150K+/month to process bulk transactions.
- Recent upgradation from physical NACH to ENach and MNach collection modes.
