

Chandra Sekhar Roy

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OBJECTIVE

Failure doesn't mean you are a failure it, it just means you haven't succeeded yet

WORK EXPERIENCE

Organisation: Magma Fincorp Ltd

Year 2002 – 2003

- File entry, Payment release, file maintenance for consumer durable

Year 2003-2007

Formation of Centralized PDD dept for Magma

Team leader of 5 members

Activity:

- Handing of Pan India PDD updation,
- sharing MIS/Tracker
- Introduction of various masters and module for this activity
- Negotiate with vendor for PDD storage in scientific manner
- Helped in IT enhancement when first time Magma collaborating with Insurance company
- Attended various training programme to give training on PDD

Part of OTS dept (On Tap securitization)

Activity:

- Day to day interaction with ICICI securitization Manager seeking for securitization status, funds received against approved POOL and further reconciliation.
- Re approach for rejected files
- PDD hand over to ICICI Bank and Monthly reconciliation with National PDD head (ICICI Bank)

Year 2008 – till Oct 19

Handing of Trade advance, Payout and RC limit programme (Nationally)
Team leader of 6 members

Activity:

Trade advance:

- Trade advance processing after necessary due diligences.
- Interest calculations
- Maintenance of Moratorium period
- Stock verification towards physical files and SPDCs
- Trade advance reconciliation
- Co ordination with Legal team

Channel Management:

- Pan India Dealer and Channel partners on boarding for Asset finance ,SME & Housing
- RC limit facilitation/Monitoring
- RTO agent on boarding for PDD collection
- Verification and sharing inputs before any payout schemes launched in the market (IT feasibility check)
- Payout scheme roll out in live master, Channel payout calculation and Payment
- Channel Payout reconciliation/query handing
- Black listing due to fraud etc

IT Coordination:

- Sharing logic for any alteration/additional module is required
- Conduct UAT and sharing confirmation for go live
- Have attended various critical requirements post implantation of Service Tax/GST

Various Master maintenance liked with financial implications

Audit Handing (internal and statutory)

EDUCATION

Bachelor in Commerce (Year 1996)
Passed Higher secondary (Year 1998)
Passed Secondary (Year 2001)

ADDITIONAL SKILLS

Microsoft Office package: Microsoft Word, Excel, Power point etc

achievements

- Year 2007 - Nominated for Europe Trip by arranged by Insurance Dept for support in their module development and assistance in related activity.
- Year 2011 – Best employee award under HO Operations, alongwith a Trip to Bangkok/Pattaya
- Year 2015 – Recognition from MD & CEO housing finance for contribution in acquisition of HF loan from GE

Finance.

- Year 2016 – Nominated for GOA trip organized by Housing team
- Year 2017 – Certification by CEO & Vice Chairman & MD for H1 performances.

Year Nov 2019 – till date

Chandra Sekhar Roy	Manager	Channel Onboarding & Lifecycle management Channel Payout, Invoicing & Recon Channel Scheme RC limit documentation Legal Initiations (DSAs) Channel & Dealer Grievances Cars24 Relationships Nach Curing Projects - PowerPay, Poweron, Oracle fusion, RC limit etc Various Trainings
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Some brief Channel Onboarding & Lifecycle management

Activity Description: -

(a) Channel on-boarding – systems power on

- SOP preparation
- Changes amendment in SOP
- Assist in channel on-boarding
- Training to newly on-boarded employee
- Co-ordination with IT on Tech issues (if any raised) in Power-on

(b) Channel code de-activation

- De-tagging of dormant channel on time to time after periodic review
- Business team recommendation for channel de-activation/remove close location
- Study of FRM/ORM report on channel misconduct and taking action with consultation with respective authority
- Recommend Ops to close the channel/put degree of offence etc

(c) Initiation for de-tagging

- Check the remarks for de-activation from respective masters
- Check the RC pending status
- In case of adverse reason decline the request

(d) Assist in launching New/Change in Channel payout scheme: -

- Review of scheme and payout out flows
- Compare with few banks of NBFCs payout grid (as per availability)
- Any change in commercials terms for Large corporates
- Payout arrangement such as from Normal payout to NIM sharing etc

- Time to time updation the changes at Zing HR
- Intimation to respective stake holders as per the changes

(e) **Assist in RC limit documentation**

- Knowledge sharing over process, Policy, Documentation, methodology as and when required
- Managing Key partnerships documentations
- Co-ordinating with multiple departments being a liaison officer

(e) **Legal initiations: -**

- Initiating legal against channel partners in case of any default
- Reviews calls to be arranged with Legal team to take latest legal status
- Withdraw legal in case channel is out of any dispute is RC updated/case cancellation done basis biz recommendations
- Co-ordination with respective stake holders viz Ops/Finance/Legal for various activity

Marital status - Married

Nationality: Indian

Languages known: Hindi, English, Bengali

Extra-curricular activity: Playing cricket