

BIJAYA KUMAR PADHI

Remittance officer-Indusind Bank

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An Overview

- A competent candidate with substantial amount of exposure to Prepared all accounting activities Balance Sheet, Cash Flow ,Tally ,TDS ,GST and retail operations, channel management exploring especially in MANUFACTURER & FINANCE sector.
- **Worked at AMBIKAPUR with INDUSIND BANK as REMITTANCE OFFICER.**
- Established strong relation with modern format chains across EAST India.

Professional Experience

Indusind Bank, Ambikapur, CG

Assistant Manager – Remittance

3 AUG 2020 to present

Operation

Audit and Compliance

- Expertise in creating Monthly and Fortnight Branch compliance and Audit Report, MIS, Excel sheet reports.
- Take a lead role in developing and implementing best practice.
- To control all Branch Operation, like- Joint custodian, Locker Maintenance, Account opening, Cash Management, Remittance process.
- To control FTNR of the branch.
- Experience in Reporting /MIS and creating DASHBOARD on weekly based targets using Advance Excel (pivot table, V look up).
- Custodian and Responsible for Weekly System and MIS Report on Branch Stock and Deliverable Items.
- **Adherence to compliance & Audit guidelines:** internal/external audits and surprise checks by internal team.
- Generation & Handling of various Service Request(SR/Ticket Raising)
- Responsible for all quality parameters and TAT of all type of transaction of the branch.
- Responsible for overall rating of the branch in Branch Operation Audit and quality audit in all parameters.

Banking Products:

- Updating and Maintaining the Revenue, Leads generation and conversion, as well as complete process (Documentation, KYC, Form Processing) through CRM and MIS Reports.
- Specialized Product, Document Handling in Various Loan & Credit Products as in **Business Loan, Personal Loan, Auto loan, mortgage loan, Home Loan, Credit Card, Debit Card.**
- Manage subordinate, there training & building effective relationship with client and company personal.

Clearing Module:

Expertise in Advance Excel / MIS Reporting and maintaining Daily Reconciliation of Instruments on various parameters of Clearing i.e. Clearance, rejections and net balancing of the office account on real time basis.

- Maintaining and validation of MIS Reports on the Various Parameter of Clearing
- Handling of Inter-Bank Clearing module in both Manual and CTS mode.
- Entry and Authorization of PROFUND entry for Bulk Data of CTS cheque.
- UV verification of Instruments, & Entry authorization of outward instruments, Authorization of inward instruments.
- Authorization in CBS, Authorization of repair transactions.
- Monitoring of time lines for referral, Coordination with banks, return cheque handling and management.

UNITED AIREXPRESS , ANGUL

Account executive

12 AUG 2015 to 15 April 2019

- Maintenance of Cash Book, Bank Book, Ledger, Journal, Purchase Register, Sales Register, Stock Register, Petty cash Book, Attendance Register etc. through manual as well as computerized form . Knowledge in all types of record preparing & keeping like Vouchers, Bills, Correspondence, Important Document, Sales Tax records etc.
- Having practical knowledge in Sales Tax, PF, and Service Tax etc. E-payment-Filling of return Vat, ST, PT
Operating SAP with good expouser in T-Codes
- Reconciliation of sundry debtor including Age wise classification thereof.
- MIS report prepare as like daily, weekly, monthly as per management require. Preparation of Stock statement Report
- inventory wise each Month.
- Calculation of VAT Payable and Filing Return each Month. Day to day Bank Transaction.
- Maintaining the cash book & cash payments, office expenditure details. Generation of E-Way Bill, C Form, Challan.
- Preparing monthly & yearly Budget, Profit & Loss Account, Income & Expenditure A/C. Preparing salary statement, TA&DA checking.
- Would be majorly responsible for the calculation of return on investment Vendor Management

PLR PROJECTS ,TALCHER

Operation Executive

12 APRIL 2012 TO 13 MAY 2013

- Produced month end and end of year financial statements - Trial Balance Reports, Profit and Loss Statements. Managed accounts payable and accounts receivable, generating invoices and monthly statements.
- Printed and obtained signature on all accounts payable checks.
- Processed and audited expense reports and maintained proper documentation. Prepared various summary reports such as A/R, payroll, sales and costreports
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Academic Credentials

- M.COM from **GITAM UNIVERSITY** in the year 2013. B.COM from
- **UTKAL UNIVERSITY** I in the year 2009.
- Class 12 from **DHENKANAL JUNIOR COLLEGE** in the year 2006.

Other Details

Date of Birth	:	20 JUNE 1 98 9
Permanent Address	:	Jilinda Dera , Angul ,Pin-759103

