**Surendra Kumar Das**

**Postgraduate (Social Science), LL. B**

**[Development Sector /Banking /Microfinance Professional]**

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| **Post Applied For** | **Cluster Manager -ML** | | |
| **Name of Employer** | **HDBFS** | | |
| **Location Preferred** | **Bhubaneswar** | | |
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| **Personal Information** | | | |
| Name of the Candidate | **Surendra Kumar Das** | | |
| Fathers Name | Late Karuna Kar Das | | |
| Total Years of Experience | **20** Years | | |
| Total Years of Exp. In Banking & MFI Sector | **17 Years** | | |
| Experience In Microfinance Sector | **12** Years | | |
| Experience in Banking Sector (MFI Division) | **4 .5** Years | | |
| Experience in MFI as Zonal Manager (Sales) | **9** Years | | |
| Experience in MFI Sector in Audit Department | **9** Years | | |
| Name of Present Employer | **IFMR (DKGFS)- A Chennai Based NBFC MFI** | | |
| Present Designation | **Audit Manager (Orissa, C.G & Jharkhand)** | | |
| Present Grade | **Manager** | | |
| Existing Salary (Gross CTC) | **7.68 Lacks Per Annum** | | |
| Existing Salary (Net CTC) | **6.75 lacks Per Annum** | | |
| Address for Communication  (Present & Permanent) | At/Po – Ratnagiri, Dist-Jajpur  P.S – Bari, Pin-754214, Odisha | | |
| Date of Birth | 18/02/1972 | | |
| Contact No | 8249274793 / 7894394522 | | |
| E-Mail ID | [surendrakumardas8@gmail.com](mailto:surendrakumardas8@gmail.com) | | |
| Nationality | Indian | | |
| Aadhar Card No | 490970764072 | | |
| Voter Card No | SXX1131903 | | |
| PAN No | ARJPD0506E | | |
| **Academic Profile** | | | |
| Matriculation | 1988 | 1st Class | BSE (O) |
| Intermediate in Science | 1991 | 2nd Class | CHSE (O) |
| Graduate in Arts | 1994 | 2nd Class (H) | U.U (O) |
| Postgraduate (Social Science) | 1996 | Gold Medalist | U.U (O) |
| Bachelor of Law (LL. B) | 2000 | 2nd Class | U.U (O) |
| **Training & Exposure** | | | |
| Management of NGOs | XIMB, Bhubaneswar | | |
| Financial Management Training | NABARD, Bhubaneswar | | |
| Customer Maintainance & Acquisition | OIKO Credit, Hyderabad | | |
| Training on Delinquency Management | UNITUS, Hyderabad | | |
| Training on NPS-Lite (Swabalamban) | Deptt. Of PFRDA, Govt.of India. | | |
| Training on Trainers on Agri Finance | CAB, RBI, Pune | | |
| Training on Social Performance Mgt. | Ananya Finance | | |
| Training on Micro Insurance | ILO, New Delhi | | |
| Training of Trainers | MFRDC, Adhikar, Bhubaneswar | | |
| Training of Cooperative Management | MFRDC, Adhikar, Bhubaneswar | | |
| Training on KYC | DCB Bank, Bhubaneswar | | |
| Training on AML | DCB Bank, Bhubaneswar | | |
| Qualified IRDA Examination | Bajaj Allianz Insurance Co. Limited | | |
| **Software Skills** | | | |
| OS | Windows XP, Vista, Windows 7. | | |
| Application | MICROSOFT OFFICE xp, 2007 | | |
| Others | Internet / E. mail | | |

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| **Experience Details:** | | | |
| **Period of Service** | **Name of the Employer** | **Designation** | **Area of Operation** |
| May,2019 –  till date  (2.5 Years) | IFMR- Dvara Kshetriya Grameen Financial Services Private Limited- A Chennai based NBFC | Audit Manager  (State Level Position with Grade- Manager-MM1) | State- Orissa and  Chhattisgarh & Jharkhand |
| Nov,2014- April,2019  (4.5 Years) | DCB Bank Limited  (Microfinance & BC Division) | Audit Manager  (State Level Position with Grade- D.M-2) | State-Orissa and  State -Chhattisgarh |
| May,2005 –  Sept,2014  (9.5 Years) | Adhikar Microfinance Private  Limited – A Leading NBFC  Based in Bhubaneswar | Zonal Manager-Sales  (State Level Position with Grade- Sr. Manager | Entire Part of South & Western Orissa – 12 Districts |
| Sept,2002-  April,2005  (3 Years) | Bharat Jyoti – A Non  Profitable Organization based in Mayurbhanj, Orissa | Project Manager-  (Formation, Promotion and  Strengthening of SHGs and SHCs) With Grade- Manager | Mayurbhanj District  Orissa |
| **Core Strength in Microfinance** | | | |

* **Recovery & Delinquency Management-** Ensuring 100% repayment without any policy deviations. Ensuring excellent portfolio quality.
* **Portfolio Management-** Ensuring a positive increase in Secure and Quality portfolio with Dedicated, motivated and Committed Human Resource.
* **Achieving Sales Target within Stipulated Time Period** – Increasing sales volume through proper planning and strategy of Implementation, keeping the team motivated to maintain excellent portfolio quality. Identifying and networking with prospective clients; generating business from existing accounts and achieving profitability and increased volume growth.
* **Business Expansion**- Carrying out market surveys, Conceptualizing and implementing competent strategies with a view to penetrate new areas and expand existing ones for a wide range of Microfinance products / services.
* **Recruitment/Retention and Training**- Recruiting field staffs and conducting trainings to maintain a pool to complement growth plans and attrition rate. Retention of good resource.
* **Team Handling**-Ensuring team satisfaction through encouraging growth, motivation, and skill development.
* **Competitive Analysis -** Working closely with existing clients to identify their varied need, hence increase cross selling opportunity. Analysing marketing trends and tracking competitor’s activities and providing valuable inputs for product enhancement and fine-tuning sales and marketing strategies.
* **Monitoring and Fraud Control -** Implementing systems, policies, and procedures; handling administration and daily operations of branches including operations, lending, product sales, customer service and security & safety. Monitoring process compliances. Adherence to budgeted cost or cost control.
* **Retail Financing-** Handling retail financing activities as well as involved in cross selling of the financial and non-financial products to existing low-income customers to enhance product portfolio.
* **Compliance** - Ensuring statutory compliances and RBI guidelines are met.
* **Customer Relationship Management-** Monitoring the overall functioning of processes, identifying improvement areas, and implementing adequate measures to maximize customer satisfaction level. Managing customer centric operations & ensuring customer satisfaction by ensuring timely delivery &service quality norms.
* **Reporting and MIS-**Maintaining a smooth flow of reports and MIS to the Reporting management.
* **Sales & Operation: -**Identify, develop, implement, and evaluate sales strategy (Money lending), based on knowledge of company objectives, market characteristics and other factors in conjunction with the Boss. Monitoring to Line managers and Executives. Take targets for revenue growth and drive sales effort to achieve the sales targets. Develop and execute an Operational Plan that aligns with the Strategic Plan, sales Strategy, and targets. Execute and maintain sales processes and initiatives in accordance with a documented Operational Plan. Analyse and evaluate the effectiveness of sales, methods, costs, and results, against the operational Plan. Identify analysis and evaluate action plan for the Risk associated. Approve the Loan to the prospect customer on fulfilling the requirement. Maintaining NPA level as per the target defined.
* **People and Process: -**Take responsibility for the overall effective management of the branches. Monitor the performance of the sales members, working with the sales Manager. Coach and mentor, the team members and existing Sales Manager, to ensure effective and efficient sales operations.
* **Reporting: -**Develop and implement regular reporting to the Boss and Business Unit Head on all operational activities. Report any people/performance related issues to the HR Team and Regional Business Head. Regular reporting on the sales pipeline and forecasts to the Boss.
* **Training & Meeting: -**Organizing Training and Meeting with Implementing and Supervising Staff in Regular Interval and Analyse their Skill and Efficiency. Discuss with them on Organizational Behaviours, Organizational Issues and Organizational Development.

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| **Present Responsibility as an Audit Manager -State Level Position** |

1. **Audit Schedule Preparation: -**Regular Branch Audit / Spot Audit / Special Audit / Digital Audit
2. **Monitoring & Tracking:** Monitoring, Tracking and Guiding to all Auditors during Audit Period and ensuring them to enhance their Productivity.
3. **Audit Findings Discussion:** Discussion with State Head and Branch Staff on Audit Findings at the time of Last day of Audit.
4. **Approval & Publish of Audit Report:** Based on the findings of Auditor and Discussion with State Head, the Report will be Approved and Published.
5. **Close of Audit Issue at Branch End –** Ensuring Branch Staff to Close their Audit Findings/ Deviations/ Frauds with the Assistance of Concerned Auditor within the TAT as it is a Part of KRA.
6. **Audit Compliance Meeting:** Arrangements of Consolidated Audit Data for ACM Meeting with Sales Head/ State Head (Business) / NPH/Internal Audit Head/ CRO/ CPO etc.
7. **HR Action**: For Deviation/ Frauds /Non-Conformity Issues / Findings report to HR for Issuing So cause/ Warning Mail/ Warning Letter/ Termination Letter depends on the Weightage of the Issues/ Findings.
8. **Monthly Review & Planning:** Review and Planning with Auditors on Monthly Basis.
9. **Reporting:** Report sent to HQ on Defaults/ Deviations/ Risk factors and Findingsto SMT
10. **Training & Meeting:** Arrangements of Cluster Level Training and Meeting for Branch Staff for Risk free Branches.
11. **Approval:** Payroll, TA & DA Approval of Internal Auditor.
12. **Field Visit:** Field Visit on a regular Interval with Extensive Travel Plan
13. **Product Verification:** MEL/ CL/Individuals/ JLGs/ HIL

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| **Strength / Performance Achievement** |

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| **Nos.of State Handled** | 03 |
| **Team Size** | 17 (Managers /Executives) |
| **Portfolio Handled** | 245 Cr. |
| **Product Handled** | MEL/ HIL/ JLG/ CL / WATSAN |

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| **Extra Potentiality:** |

* In DCB Bank, I was looking after the Audit of BC-Partners of DCB Bank / Portfolio Audit of different MFIs like Arohan, Satin Credit Care, Fusion, Asirvad, Bharat Finance in different States Such as **West Bengal, Bihar, Jharkhand, Assam, Chhattisgarh, and Orissa** with Team. I have Received the Best Employee of the Year -2014 Award for Eastern Zone from DCB Bank.

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| **Declaration** |

I Surendra Kumar Das, do hereby declare that all the above furnished particulars are true, correct, and complete to the best of my knowledge and believe

**Date: 25 /06/22 Ratnagiri, Jajpur Surendra Kumar Das**