



ANIRBAN RAY

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## SUMMARY

A Chartered Accountant with 25 years of professional & functional expertise in BFSI domain – I have specialized in Enterprise Level Project Management, IT enabled system optimizations, Process design & implementation covering the entire customer journey, Channel Onboarding-payout-management, Captive Insurance Operations – Cross Sell, Endorsement, Claim Settlement, Complete Loan Servicing Landscape, Consumer & Corporate Credit Underwriting, Customer Service, Branch & Centralized Operations, Internal/External Audits, Captive Insurance Operations, Cross Sell.

## CORE COMPETENCIES

- Business Process Re-engineering
- Cost Control/Reduction
- Strategic Planning/Analysis

- Business Development/Cross Sell
- Leading large & diverse teams
- Risk Management
- Loan Servicing

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- Risk Management
- Insurance Operations

## CURRENT ROLE

### Process consultant – SM&A Consultancy Services Private Limited and Partner - Smarajit Mitra & Associates Chartered Accountants

I currently excel as a Freelance Process Consultant and Partner at SM&A Consultancy Private Limited and Smarajit Mitra and Associates Chartered Accountants. Leveraging my extensive expertise in enterprise-level project management, IT system optimisation, and innovative process design, I transform client operations across diverse domains. I have played a pivotal role in enhancing customer journeys, refining channel on boarding and pay out management, and supervising intricate loan servicing landscapes. My multifaceted role also encompasses orchestrating captive insurance operations, mastering consumer and corporate credit underwriting, and delivering unparalleled excellence in both internal and external audits.

## CAREER PATH

### Operations & Process Management Leader – Magma/Poonawalla Fincorp (July 2008 – December 2023)








- CENTRAL OPERATIONS HEAD – (April 2022 – December 2023)**
  - Heading Captive Insurance Operations & compliance/Channel onboarding-management-payouts/E2E Landscape of Loan Servicing -reporting to Group COO.
  - FY 2021-22–Channel Management – Payouts - 52000 transactions /125 Crores – 4000 Channels onboarded – 3600 Limits set up – playing the role of solution architect for the complete digitization of channel onboarding, payout and limit management. Leading policy issuance automation.
  - Policy Issuance – Life, Health, Critical Illness - 45000 policies/29 crores premium, General Insurance – 82,000 policies/83 Crores of premium
  - Claim Settlement – Life, Health, Critical Illness – 1100 cases settled for 31 crores, General Insurance – 3000 cases settled for 9 crores
  - Introduced RPAs for key processes to support the end-to-end Loan Servicing Journey
- BRANCH OPERATIONS HEAD – (July 2021 – March 2022)**
  - Heading overall operations of 312 branches in 21 states – reporting team size 650 – reporting to National Operations head/Group COO as LRA 2
  - Domain of work – Disbursals for 10 different product lines, service, cash management at Branches, audits, channel onboarding and servicing, NPS, overall compliance, cross sell, bundled insurance process
  - Key member of various enterprise level critical projects like – target operating model, revamping digital ecosystem, CRM & channel integration –
    - Digital onboarding of partners, digital collection, unified payment platform etc.
- ZONAL OPERATIONS AND SERVICE HEAD – EAST – (October 2017 to June 2021)**
  - Domain leader for Centralized/East Zone Operations and Service reporting to Group Head – Responsible for Pan India disbursals, policy and regulatory compliance, file audit, proposal file management, channel payouts, securitization related compliance, TA Facility / RC Limit/Channel service & maintenance, amortization for housing business, CERSAI/NHB/cKYC compliance, repayment handling, post disbursal document compliance, addressing service and complaints and ensuring resolution within SLA, NPS optimization, CRM, Driving revenue through cross sell.
  - Delivering data-driven insights through Business Performance Updates to senior leaders, uncover trends and underlying drivers of growth.
- PROJECT MANAGEMENT & PROCESS OWNER – CREDIT and OPERATIONS - MAGMA CORE APPLICATION (April 2012 – September 2017)**
  - Leading the Core Transformation Project for Magma (Retail Lending Business) - coordinating the End-to-End Functional Requirements, Master data configuration, Report & MIS requirements, Interface requirements, API integrations, Workflow designs
  - Represented Magma Credit, Operations & Sales teams as a Subject Matter Expert to ensure complete functional coverage and liaised with external process consultants (Genpact, TCS, Oracle, Nucleus)
- Operations Head – East ZONE – (July 2008 till March 2012)**
  - Job Responsibility – Heading overall operations of 30 MFL locations across the four states in Eastern India - Credit Appraisal, Disbursals, Approval rate monitoring, Administration and IT related deliverables @ branches, Audits, Compliances, Front end operations for captive insurance,
  - Operating Platform – ORACLE 11G (Oracle Reports and Forms)
  - Team Strength – 100 plus resources including Senior Managers, Team Leaders and Executives.
  - Territories Handled – 4 states of eastern India – West Bengal, Jharkhand, Bihar, Odisha – 50 business locations

**Address – Apartment 1304, Cypress Premium, Hiland Willows, Street No 622, Action Area 2B, Newtown, Kolkata - 700161**

- **Job Responsibility** – Heading overall operations for 35 branches across 12 states covering entire Eastern & North Eastern India – Branch and regional operations, Credit underwriting, General branch administration, statutory compliances, customer services, Local HR functions, Approval rates ownership, Legal and sales tax related follow up, Contract booking, Repayment banking, Back end collection, Handling audits Managing CPA, Bank reconciliation, Insurance renewals.
- **Operating Platform** – TCS BANC/SAP
- **Team Strength** – Handling a team of 137 people including Managers, Team Leaders and Executives.
- **Territories handled** – 11 states in Eastern & Northeast India, 87 Locations













 **GE Money - Branch Operations Head – East (December 2003 -June 2006)**





-  **Job Responsibility** – Handling Credit & Operations related processes across three states in Eastern India, Regional operations, Credit Appraisal, Disbursals, Approval rate monitoring, Administration & IT related functions, New Initiatives, process & policy implementation, Audits, Contract booking, Statutory compliance across various branches, Local HR
-  **Products Handled** – Auto Loan, Home Loan, Two-Wheeler Loan, Consumer Durable Loan, Personal Loan
-  **Operating platform** – 4C by IBM
-  **Territory Handled** – 3 states of Eastern India -West Bengal, Odisha and Jharkhand
-  **Team Strength** – Handling a team of 47 people including Managers, Asstt. Managers and Executives



 **ABN AMRO BANK NV - Retail Banking Division - Assistant Manager (Dec 1999 - Nov 2003)**





-  **Assistant manager** – Branch Banking operations (July 2001 - Nov 2003)
-  **Job Description** – Customer Service & branch operations including cash, remittances, vault operations, asset portfolio, cross selling of insurance & Mutual fund products, relationship management of HNW groups
-  **Products** – Savings and Current Accounts, Deposits, Insurance, Mutual Funds, Forex
-  **Operating Platform** – Finacle (Infosys)
-  **Team Strength** – Handling a team of 8 customer service officers
-  **Senior Officer – Corporate Credit (December 1999 - June 2001)**
-  **Job responsibility** – Credit Officer – corporate credit and treasury
-  **Job Description** – Credit appraisal for various secured and unsecured lines of credit catering to large business houses in East
-  **Products** – Overdraft, Cash Credit, Letter of Credit, Loan against Security, Bank Guarantee
-  **Operating Platform** – Finacle (Infosys)

 **EDUCATION AND CREDENTIALS**







-  **Graduation** – Honors in Physics -University of Calcutta – 1993 - Aggregate 53%
-  **Higher Secondary** – WBCHSE- South Point High School, Kolkata – 1990 – Science- Aggregate 65%
-  **Secondary** – WBCSE – South Point High School, Kolkata – 1988 – Aggregate 72%
-  **CHARTERED ACCOUNTANT** – *The Institute of Chartered Accountants of India* – November 1999

 **Projects handled**








**Enterprise Level Projects**

-  **Core Application Project** – End to end lending automation for asset backed finance - partnered with Oracle and Genpact – Go live in Sep 20
-  **Navoday Project** – End to end lending platform for SME and HFC loans – partnered with EnY – Launched in Dec 19
-  **Data Quality Enhancement** – All LOBs – Lead – Operations – partnered with POSIDEX - Completed in July 19
-  **Current Projects** - Insurance Process Automation/Digitization of onboarding and Payouts/Personal Loan STP/Loan Servicing RPA

**Critical to Function Projects**

-  **Centralized Operations Project** – RPC Model (ABF) – Lead – Operations/Post Disbursal Compliance – Go live in Oct 19
-  **CPC Model Implementation (SME/HFC)** – Lead – Disbursal and Post Disbursal Compliance – Lead – Operations - Go live in Sep 20
-  **eNACH/E-signing of Agreements (SME)** – Member – Completed in June 20
-  **E-NACH Process (SME)** – Member – Completed in June 20
-  **cKYC Automation for HFC** – Lead – Operations – in partner with Trackwizz and iSolve – Under discussion with senior management
-  **Digital Journey** – Image based processing – Lead Operations – Business sign off pending

 **CERTIFICATIONS & AWARDS**

-  **Foundations of Leadership training program** – GE 2006
-  **Landmark Forum Training Program** by Landmark Foundation - 2008
-  **AMFI Certification** – Association of Mutual Funds of India - 2003- Aggregate 71%
-  **Depository Module Certification** - National Stock Exchange - 2002.
-  **Programming** - VBA and Macro workshop - 2011
-  **Winner - GE Money People's Champion Award** Q3 , 2005
-  **Winner - GE Money Achiever's Award** Q3, 2005