

PRIYANKA AGARWAL

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To serve in an organization of repute and to enrich it with knowledge and skills acquired during my curriculum and from the organizational exposure.

PROFESSIONAL SYNOPSIS

- ⇒ A qualified Chartered Accountant with 14 years of post qualification experience in the Finance sector.
- ⇒ Presently associated with **Srei Equipment Finance Ltd** as Manager. Gained insightful experience in
 - **Customer Service** - **Disbursement** - **Internal Control**
 - **Operations' Management** - **Process Enhancement Initiatives – Risk Management**
- ⇒ Skilled in vetting customer profile from all angle financial, Risk, Trade Reference etc before recommending the case for loan assistance
- ⇒ Skilled in documentation essentials with the organizational standards and ensuring clean loan-booking processes.
- ⇒ Proficient in managing & leading teams for running successful process operations & experience of implementing procedures, service standards for business excellence.
- ⇒ Demonstrated abilities in streamlining branch processes across region and enhancing operational effectiveness. Imparting training to branches on processes.
- ⇒ Consistently recognized for Excellent Performance
- ⇒ Possess excellent interpersonal, communication and organizational skills with proven abilities in customer relationship management and planning.

CAREER HIGHLIGHTS

<u>Company</u>	: Srei Equipment Finance Ltd
<u>Location</u>	: Kolkata
<u>Period</u>	: April' 011 - Present
<u>Role</u>	: Senior Manager – Receivable management - Operations

Process Management

- ⇔ Ensure closure within the TAT.
- ⇔ Prepare different calculation for closure/foreclosure, Due date Change, Interest calculation, Balance confirmation etc
- ⇔ Monitoring the overall functioning of Processes in compliance with organizational policy
- ⇔ Identifying improvement areas and implement adequate measures to refine the process and policy.
- ⇔ Customer Support for resolving all queries within the TAT.

<u>Company</u>	: Srei Equipment Finance Ltd
<u>Location</u>	: Kolkata
<u>Period</u>	: March'13 - Till date
<u>Role</u>	: Manager – Credit (Asset Finance)

The Key Deliverables;

Process Management

- ⇔ Carry out credit appraisal process and calculate the terms of the loan for the customer.
- ⇔ Conduct detailed review of CAM sheets prepared by Relationship Manger to ensure accuracy and completeness.
- ⇔ Ensure broad check of KYC document, CIBIL, work orders etc. to ensure authenticity and completeness of submitted customer documents.
- ⇔ Report incompleteness of required information to relationship manger and ensure timely resolution.

- ⇒ Conduct detailed analysis of bank statement and assess income eligibility as per credit gridlines.
- ⇒ Conduct telephonic/personal discussion with customer in cases with high loan documents or unsatisfactory available documents.
- ⇒ Prepare credit approval worksheet and capturing all the relevant deviation for decisions by Zonal Manager Underwriting
- ⇒ Preparing detailed MIS capturing no. of cases recommended, declined and under process due to incomplete documentation.

Company : Srei Equipment Finance Ltd
Location : Kolkata
Period : April' 10 - March'13
Role : Manager – Disbursement - Operations

Process Management

- ⇒ Documentation of Operation's process flows - implementation of Operational policies & process flows
- ⇒ Ensure disbursements within the TAT.
- ⇒ Resolving queries rose during Internal Audit.
- ⇒ Monitoring the overall functioning of Processes in compliance with organizational policy
- ⇒ Identifying improvement areas and implement adequate measures to refine the process and policy.
- ⇒ Monitoring MIS prepared by branches and circulation of same for taking management decision
- ⇒ Customer Support for resolving all queries within the TAT.

Team Leadership

Implementing strategies for building team effectiveness by promoting a spirit of cooperation between team members

EDUCATIONAL CREDENTIALS

Professional Qualification

Chartered Accountancy

Year	Degree	Attempt	Marks
Nov, 2006	Final (Both Group)	1 st	410
Nov, 2004	PEE-11(Group-11)	2 nd	168
May,2005	PEE-II (Group -I)	1 st	159
Nov, 2002	Foundation	2 nd	222

Academic Qualification

Year	Degree	Institution	Division
2004	B.Com	Calcutta University	2nd
2001	Higher Secondary	W.B.C.H.S.E.	1st
1999	Madyamik	W.B.B.S.E	2nd

PERSONAL DETAILS:

Date of Birth : 08th June 1984
Present Address : 47/1, G.T.Road,

Pilkhana – North
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Permanent Address : 47 / G.T.Road,
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Declaration: I hereby declare that all the information provided in the CV is very true in nature in best of my knowledge and can be proved by authentic supporting.

S I G N A T U R E

D A T E