

GARGI SEN

A result-oriented individual with over 25 years of expertise entirely in Finance domain, specifically in Mutual Fund, Govt. related Finance Projects, presently associated with Microfinance Sector as General Manager, targeting Senior assignments, preferably in Kolkata



Contact Information

Email: senpgargi@gmail.com
Phone: +91-8336918541/9830047391
LinkedIn: linkedin.com/in/gargi-sen-153b8529/



Core Competencies

- Risk Management
- Asset Management
- Digital Inclusion
- Legal & Compliance
- Financial Operations
- HR Management
- Team Management
- Business Development
- Stakeholder Management
- Training and Development
- NPA Recovery
- Crisis Management



Soft Skills

- Motivator
- Communicator
- Leadership
- Interpersonal
- Innovator
- Problem-Solving



Profile Summary

- Rich and extensive experience in the Microfinance, Mutual Fund and Financial Service Sectors;
- Gained expertise in Mutual Fund domain by working with UTI AMC Ltd for more than 11 years. Dealt with clients such as UTI MF, Reliance MF, Axis MF, Baroda Pioneer MF, BOI AXA MF, Canara Robecco MF, Deutsche MF, Edelweiss MF, Goldman Sachs MF, IDBI MF, JM MF, LIC Nomura MF, Mirae MF, Peerless MF, Pramerica MF, Principal MF, Quantum MF, Religare Invesco MF, Sahara MF, Taurus MF and dealt with Govt. projects while associated with UTI-ITSL and Karvy Fintech;
- Expertise and Contributions in Advancing Ethical and Responsible Digital Financial Solutions, Propelling Transformation for Customers. Leverage digital tools for empowerment of our customers and financial inclusion thereby.
- Managed several projects related to NPA recovery, CKYC implementation, crisis management, identifying Fraud and misappropriation cases, Court cases, CBI, DRT, IT cases;
- Performed risk profile assessments and created model portfolios; conducted research on client behavior and market activities; prepared regular investment reports;
- Formulated customized strategies specifically for expansion of business in several geographies and deal with asset classes along with structured products;
- Proactively evaluated Operational Risk Management Governance – Annual Policy Review of Global Operational Risk Framework; Third-Party (TP) Risk Governance – TP Program & Risk Management Lifecycle; Fraud Management; Operational Risk Incident Reporting; and Risk Capital Calculation review;
- Dealt with SROs, RBI compliances, CKYC Compliance, Audit compliance, several other compliances, responding to Govt authorities, active communicator with lenders on operational aspects
- In-depth understanding of key areas of micro finance and mutual fund;
- Skillful in managing with Legal cases, Handled IT authorities, DRT cases, CBI information, Fraud and recovery cases;
- Strong experience in assessing operational risk framework, policies and procedures, annual risk assessment, new product approval process and training to enhance the organization resilience, improve outcomes and align with risk appetite.



Education

- Pursued GLS Bank & FSFS Capacity Development Program 2020 on Risk Management & Financial Inclusion Policy from Frankfurt School Financial Services, Germany
- 2017: Post Graduate Diploma in Business Laws Program from the WB National University of Juridical Sciences [WBNUJS]
- 2014: MBA (Finance) from IMT, Ghaziabad
- Bachelor in Science and Diploma in Computers application



Certifications

- Certification In AMFI
- Certification In NISM
- Basic of Financial Concepts from UTI Institute of Capital Markets, Mumbai
- Several other certification programs – sponsored by Organizations worked with



Trainings

- Trainers' Training Program on Training Techniques from Bankers Institute of Rural Development [BIRD], Lucknow
- HR program from Association of Microfinance [AMFI]
- HRD, Accounts, Sales, Marketing and Agent & Chief Representative Training from UTI Institute of Capital Markets, Mumbai
- Business Environment from UTI Institute of Capital Markets, Mumbai
- Marketing of Financial Product & Services from UTI Institute of Capital Markets, Mumbai
- Trainings on HR perspective for Mutual Fund from Mumbai



Timeline

Nov 22 – till date
Vector Finance Pvt. Ltd.

May'22 till Nov 22
Jagaran Microfinance Pvt. Ltd.

Aug '16 – April '22
ASA International India
Microfinance Ltd

Dec '08- Jul '16
Karvy Fintech Pvt Ltd

Nov'05 – Dec'08
UTI Infrastructure Services Ltd

July '94 to Oct'05
UTI AMC Ltd



Work Experience

Vector Finance Pvt Ltd, Kolkata – Nov'22 till present – General Manager

Key Areas:

- Strategic Planning: Develop and implement company's strategic plan, setting goals and objectives to drive growth, profitability and sustainability. This includes identifying new markets, expanding operations and exploring new product offerings.
- Strategy Development: Crafting comprehensive strategies for scaling up digital financial solutions that prioritize inclusivity, accessibility and transparency.
- Impact Evaluation: Collecting and analyzing data to assess the effectiveness of our interventions, identify areas for improvement and drive continuous innovation and refinement.
- Operations Management: Oversee day-to-day operations, ensuring efficient and effective delivery of microfinance services. This involves managing Branch networks, loan disbursements, collections, risk assessment and monitoring of loan portfolios.
- Financial Management: Monitor financial performance, analyze financial reports, and ensure financial stability and sustainability of the organization. This includes budgeting, forecasting, managing costs, optimizing revenue streams and maintaining compliance with regulatory requirements.
- Team Leadership: Provide strong leadership to the organization, managing and motivating teams across various departments. Foster a positive work culture, set performance targets, conduct performance evaluations and facilitate professional development for employees.
- Stakeholder Management: Build and maintain relationships with stakeholders such as investors, donors, regulatory bodies and industry associations. Communicate the company's vision and performance to stakeholders, addressing any concerns and ensuring compliance with legal and regulatory frameworks.
- Risk Management: Identify and mitigate risks associated with microfinance operations. Develop and implement risk management policies and procedures, assess creditworthiness of borrowers, monitor loan delinquencies and manage non-performing assets.
- Market Research and Expansion: Stay abreast of industry trends, market conditions and competitive landscape. Identify opportunities for growth and expansion, conduct market research and develop new products and services to meet the evolving needs of microfinance clients.
- Compliance and Governance: Ensure adherence to legal and regulatory requirements governing microfinance operations. Implement and maintain robust governance frameworks, policies and procedures and ensure compliance with anti-money laundering and Know Your Customer (KYC) regulations.
- Social Impact and Client Relationships: Foster Strong relationships with microfinance clients, understanding their needs and addressing their financial inclusion requirements.
- Reporting and Communication: Prepare regular reports on the company's financial and operational performance for the board of directors, investors and other stakeholders. Communicate effectively with internal and external stakeholders, representing the company at industry events and conferences.
- Actively working for Social responsibility wing – key member
- Decision Maker on Disciplinary Committee

Jagaran Microfin Pvt Ltd, Kolkata – Chief Co-ordinator – Operations- May'22 till Nov '22

Key Areas:

- Co-ordination with the IT, HR, Accounts, Audit, Compliance and Operations teams for deliverables
- Continuously improve the underwriting procedures/processes of the institution
- Develop new procedures/methods when launching new loan products or other services
- Credit analysis, Loan processing, Loan disbursement, Loan monitoring and overdue management
- Better cash management at Branches

- All kinds of documents, manuals, procedures and regulatory implementation pertaining to core business, through design of plans, agreements or policy changes
- Together with the CEO, direct the preparation of the operations plan and business budget for the Ex-Com
- Develop and implement adequate performance reporting (Reporting and Review Processes) for the field hierarchy
- Monitor the implementation of the operational plans

ASA International India Microfinance Ltd., Kolkata Aug'16 – April '22

AGM Operations – specification: Operations – business expansion and risk management

Key Result Areas :

- Spearheading business as well as Risk Management in operations; identifying risks and mitigating them in various operational areas
- Monitoring and evaluating branch performances to generate a healthy and quality portfolio including client satisfaction metrics
- Ensuring organizational quality through review, update, implementation and adherence to agreed policies, procedures and manuals
- Designing of policy frameworks for various risks, ensuring proper establishment of risk governance and leading new initiatives for improvement of Risk Management
- Performed various HR functions such as Compensation & Benefits, Statutory Compliance, Performance Management, Training & Development, Full & Final Settlement
- Complying with Maternity Act, Minimum Wages Act, Festival Act, Bonus Act, Shop and Establishment Act, Salary revision.
- Identifying training needs across levels and ensuring that the field staffs receive trainings on various HR and organizational policies regularly
- Rendering assistance in Learning & Development, Performance Appraisal, Disciplinary & Grievance Management
- Managing day-to-day operational risk management activities such as risk and controls assessments, incident capture and analysis, scenario analysis and planning
- Fixing strategies on NPAs, recovery, overdue recovery, setting modus operandi, Management and Operations in ensuring adherence to best practices, Fair Practice Code and maintenance of an optimal control environment
- Defining the risk management framework for the department and ensuring that the highest level of quality is maintained
- Strengthening relationships with business partners, stakeholders, clients and risk control functions
- Fostering an environment of regulatory awareness and ensuring regulatory compliance
- Looked after BC models IDFC, IDBI, Reliance



Previous Experiences

Karvy Fintech Pvt. Ltd., Kolkata, Dec'08– Jul16

Manager

Key Result Areas: Legal & Compliance and Operations – after sales services

- Co-ordination and communication with the Mutual Fund Asset Management Companies
- Portfolio management of HNI clients
- Dealt with all the notices received from CBI, CID, IT, Debt Recovery Tribunal, Vigilance, different Courts of Law etc. with periodic representations and meetings with the Authorities as when required
- Managed and addressed specific complaints, reported to different significant authorities including SEBI, Banking Ombudsman, Government of India, Finance Ministry, CA&FBP, court cases & so on
- After sales operational activities – overall supervision

UTI Infrastructure Technology Services Ltd., Kolkata, Nov'05– Dec'08

Manager – Operations, Legal & Compliance

Key Result Areas:

- Supervised legal cases for the entire Eastern Region and attended Courts, prepared Replies, Appeal Petition, Revision Petition and guided the representing Official/ Chief Representative of Branch Offices under Eastern Region
- Led Sectional compliance of Audit on Audit observations; managed Internal Audit and Mitigation of Risk related to all functions
- Looked after Govt associated projects – PAN, Senior Citizen Plans, Children Benefit Plans, etc.

UTI Mutual Fund, Kolkata, Jul'94- Oct'05

Relationship Manager – Operations, HR, Legal & Compliance

Key Result Areas:

- Managed over 1500 Legal cases at Eastern Region; Took endeavor for out of court settlement by convincing the Investors and reduced it remarkably
- contributed as a team member to review & analysis of Implementation of a full-fledged Customer Relationship Management project in UTI mutual Fund
- Worked in several other niche areas



Personal Details

● **Address:** 89,DumDum Park, Kolkata – 700055, West Bengal

● **Languages Known:** English, Hindi, Bengali