



Raju Biswas

Bhabla, Basirhat, North 24 Pgs, West Bengal, 743422, Near Bhabla High School,
+91 6295757108 | biswasraju13m@gmail.com

Objective

I am energetic ambitious person who have developed and responsible approach to any NBFC Credit & Operation. Excellent in working with other to achieve a certain objective on time and excellence.

Experience : 4Year & 9Month

- **Magma Fincorp Ltd** 30.12.2016 - 02.08.2020
Operation - Executive
Branch Teller, CSM, Commercial Vehicle & LAP Operation. Login to Disbursement,
- **Jana Small Finance Bank** 07.09.2020 - 23.11.2020
Collection Executive- Senior Officer
NPA & Debt Collection, Disaster Recovery
- **Cholamandalam Investment & Finance Co. Ltd** 25.11.2020. - Present
Credit- Operation Executive- Deputy Officer
Teller & CSM activity, Credit-underwriting & Collection visit & Followup , Stock liquidation expert.
Upto 2 lack approval authority.

Education

- **West Bengal State University** 2014- 2016
Batchelor of Commerce
Basirhat College
- **West Bengal Board of Higher Secondary Education** 2009- 2010
Higher Secondary
Basirhat Town High School
- **Additional: Lalani Group** 2014- 2015
Advanced Diploma in Financial Accounting
Tally ERP 9, Adv Excel, Taxation , Auditing

Skills- Credit & Opreation

- 4.9 Year NBFC Credit, Operation and Account experience. Work with FINNONE, ORACLE , LOS and Excle.
- Credit underwriting, Manage daily basis Loan file ensure all loan file meet with NBFC Credit policy.
- Assessment of Borrower profile, Repayment capacity and income stability understand and interpret results with financial analysis and BUREAU (CIBIL, CRIP) reports.
- Analysis of all customers information in line with credit risk policy to check eligibility.
- Meeting and PD or TVR with customers and understand their business, profile and Loan requirement.
- Stock maintain and support the Reactivation or Auction sale the Reposition VEHICLE for stock liquidation.

- Coordinat with sales team for checking physical file, Docs and KYC and VAHAN (VF) , valutaion for operation.
- Maintain TAT+1 disbursement, Payment release and retention NEFT,RTGS or Remote Cheque as per guid line.
- File quire close,File scan and send HO with inT+1 with POD.
- PDD update and General Insurance premium calculation and issuance.

Skills- Teller Accounts & Customer Service

- Handling Cash and Locker activity & maintain Daily Cash Registere as a teller.
- Handling customer service.Query, Complaint, escalation, grievance assign to branch through raise Service Request or direct escalation to Nodal Desk.
- Follow up with all CFE for cancel money receipt and delay cash deposition feedback for communication with HO Accounts for Audit issue of the Branch.
- Cross selling and support revenue collection to the branch.
- Daily Petty cash maintain and cost control all type of consumption sanitary, stationery and electric and other overhead without sacrificing quality and promote of any bill without penalty.
- Ensure display on notice board of all mandatory matter as per guidelines with due updation to HO Administration.

Skills- Collection & Recovery

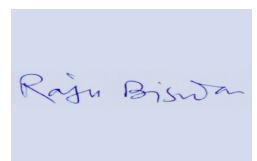
- NPA collection visit, follow up ,calls or correspondence in a fast face goals.
- Providing coustomer service regarding collection issue, process refund & account adjustment.
- Resolving customer discrepant and short payment and overdue amount on daily basis.
- Shortfall collection and assets recovery with legal team by seizures or surrender the Vehicle.
- Complete the EMI and Charges collection target daily basis and send report and next day work paln to line manager .

Interests

- Story Book reading and Traveling to hills village.

Personal Details

- Date of Birth : 13/03/1992
- Marital Status : Married - 10/12/2020



RAJU BISWAS