**Name**

**DFS & FI Expert**



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| 1. | **Name of Staff:** |  |
| 2. | **Proposed Position:** | **Assistant Zonal Head** |
| 3. | **Name of Employer:** |  |
| 4. | **Date of Birth:** | 06th July 1982 | **Nationality:** | Indian |
| 5. | **Education:**  |
| **Name of Institution** | **Degree(s) or Diploma(s) obtained:** | **Date of Obtainment** |
| Gurukul High School | HSC from BSE,Odisha | 1997 |
| M.P College | Intermediate from CHSE , Odisha | 1999 |
|  U .N .S College | Bachelor’s Degree from Utkal University | 2002 |
| IASE Deemed University | MBA in Finance | 2005 |
| 6. | **Membership of Professional Associations** |
| NA |
| 7. | **Other Trainings:** |
| * Certificate Course in Banking products “Retail Liabilities” from Sikkim Manipal University.
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| **8.** | **Countries of Work Experience:** |
| * India
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| 9. | **Languages**: |
| **Level of Proficiency (Excellent, good, fair, poor, basic)** |
| **Language** | **Reading** | **Speaking** | **Writing** |
| Odia  | Excellent | Excellent | Excellent |
| English  | Excellent | Excellent | Excellent |
| Hindi | Excellent | Excellent | Excellent |
| 10. | **Employment Record**: |
| From [Year]: October 2020 | To [Year]: Present |
| Employer | Grameen Shakti Microfinance Services Pvt Ltd, Kolkata |
| Position held | RelationShip Manager(Finance-MFI).  |
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| From [Year] : July 2019 | To [Year]: August 2020 |
| Employer | Samunnati Financial Intermediate & Services Pvt Ltd. Kolkata |
| Positions held | Senior Manager(Business- Microfinance & FPO-Agri Value Chain finance) . |
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| From [Year]: July 2015 | To [Year]: July 2019 |
| Employer | FIA Technology Services Pvt Ltd, Kolkata  |
| Positions held | Manager(Digital Finance & Retail Lending) |
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| From [Year]: August 2011 | To [Year]: May 2015 |
| Employer | FINO Pay tech Limited,Jajpur |
| Positions held | District Co-ordinator(Financial Inclusion)  |
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|  | From [Year]: Feb 2010 | To [Year]: july 2011 |
| Employer | Thriven Marketing India Limited, Bhubaneswar |
| Positions held | Assistant Branch Manager(Channel Sales-Finance)  |
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| From [Year]: April 2008 | To [Year]: January 2010 |
| Employer | ICICI Bank Limited, Mumbai |
| Positions held | Senior Officer (Branch Banking). |
| 11. | **Work Undertaken that Best Illustrates Capacity to Handle the Tasks Assigned** |
| **Name of assignment or project:** | Grameen Shakti Microfinance Services Pvt Ltd( Fund Raising and Onlending) |
| **Year:** | 2020 |
| **Location:** | Kolkata |
| **Client:** | Borrowing From Lending Institutions & Retail loan to the Borrowers for the rural areas . |
| **Main project features:** |
| Arranging the fund and on lending to the Retail borrowers |
| **Position held:** | Relationship Manager |
| **Activities Performed** |
| * Strong commitment to continuous professional development and improvement of the team.
* Development and execution of metrics and management reporting to escalate key issues and status of initiatives.
* Perform ongoing fund risk assessments and lead the update, recertification of oversight policies and procedures.
* Manages the financials of the book of work, monitors the actuals and works with the program managers and project managers to review forecasting against budgets.
* Establish and develop communications and strategic framework to introduce change for how M&T manages project portfolios.
* Guiding portfolio managers in developing, monitoring and attributing tactical asset allocation strategies, including purchases and cash management.
* Perform Portfolio Management and Reporting with private equity analysis, portfolio management attribution, and performance calculations.
* Manage the strategic plans for the portfolio assigned, including management of the performance improvement program.
* Manages the project managers who are working within his or her scope of program management
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| **Name of assignment or project:** | Samunnati Financial Intermediation & Services Pvt Ltd(Business-Institutional Lending & Working Capital Loan)  |
| **Year:** | 2019-2020 |
| **Location:** | Kolkata |
| **Client:** | NGO-MFI , NBFC MFI & FPO |
| **Main project features:** |
| * To Make proper Planning and Identified the Clients from the various sources and discuss with them for funds requirement to the on-lending process.
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| **Positions held:** | Senior Manager  |
| **Activities performed:** |
| * Conceptualizing and implementing the client retention process by offering the value-added services.
* To focus zero tolerance policy about fraud and the repayment structure.
* Ensure healthy cash Flows and Monitoring the OPEC, Meeting with the MFIs making negotiation with the ROI.
* Handling Team of Operations, Administration and Risk monitoring Team in the State, Identify lack of knowledge with the Team Members and to put in the training house and process them to ensure the entire team is working in a single roof.
* Attend key meetings to lead the Business and operations performance in quarterly basis to close the gap if any.
* Handle a portfolio of 75 Crores in MFI and 10 crores in Agri- SME.
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| **Name of assignment or project:** | FIA Technology Services Pvt Ltd(Digital Finance & Microfinance Retail Lending)  |
| **Year:** | 2015-2019 |
| **Location:** | Kolkata |
| **Client:** | Customer service Provider from the respective SLBC mandate from Department Of Financial Services,Govt Of WB.  |
| **Main project features:** |
| As Business correspondence of the SBI ,BOB,ALLB,BOI to provide the Digital banking service as well as MFI lending to the Rural people in their place through JLG model handling a portfolio of 300 Crores.Identified and appointed new channel partners/ Centres to enhance business loan Portfolio through formal presentation, while working closely with the branch channel to ensure target achievements set By the Bank. |
| **Positions held:** | Manager  |
| **Activities performed:** |
| * Accountable for increased customer acquisition and successfully build relationships with customers in a given area. Assist them in identifying their distinct financial needs and thereby creating an investment portfolio plan.
* Expertise in General Administration of the branch and successfully monitoring the overall branch operations for audit purposes, motivating team for revenue generation & managing profit centre operations with profitability excellence.
* Monitoring Rural Customer Enrolment through Kiosk Point, Giving Them Banking and Other Financial Services served by the CSP under the respective Link branch assigned by the bank.
* Providing the Financial literacy camp to the rural people to literate about the financial needs in the day to day life and get benefited the financial product implemented by the Govt .
* Well versed with Finacle, Kiosk CBS,FCRM VER6.0, Genesis, Primary processing interface for the bank & cross selling of various banking products i.e.; Recurring Deposits, Fixed Deposit, Privilege Account, insurance, AEPS,PMJJY,PMSBY,IMPS,Aadhar Seeding and the likes
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| **Name of Assignment or project** | FINO Pay tech Limited(Financial Inclusion ) |
| **Year:** | 2011 to 2015 |
| **Location:** | Jajapur,Odisha  |
| **Client:** |  Open Zero balance accounts for NREGA Workers and Old age Pension holders with the help of ICICI & Union Bank.  |
| **Main project features:** |
| Managing delivery of customer services for improving client satisfaction levels for retail liability products for achieving regular service targets. Focus on low income customer segment to deliver the micro credit, deposits and small insurance. |
| **Positions held:** | District Co-Ordinator  |
| **Activities performed:** |
| * Building and strengthening relationships with the unit managers, branch managers and CSRs of the respective area.
* Conceptualizing and implementing customer retention strategies by offering value added services, sales support services etc. ensuring the highest levels of service to the savings account customers**.**
* Devising methods to improve performance of staff to improve operational efficiencies.
* Imparting training to the team members for enhancing their skill levels & providing effective leadership to the task force to ensure that members are motivated.
* Creating and sustaining a dynamic environment that fasters development opportunities and motivates high performance amongst team members.
* Tracking competitor and market trends and keeping abreast with the latest trends and requirements for profitable business opportunities.
* Ensuring maximum customer satisfaction, by providing pre assistance thereby achieving delivery and quality norms.
* Achieving the business targets assigns in terms of selling, enhancing, upgrading the business relationship.
* Involved in overall manpower planning while looking after various activities such as marketing, sales, finance, HR, SCM, quality, training of faculty as well as managing payroll operations across the district
* Ensuring timely service delivery as well as collections from the clients within the stipulated credit period while managing the distribution system of the company and maintaining smooth operations across the units.
* Managing and responsible for the entire Districts EBT payment and sales of bank products like insurance , FD, RD, Gold loan etc.

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| **Name of assignment or project:** | Health Insurance(Channel Sales)-Thriven Marketing India Ltd |
| **Year:** | 2010 to 2011 |
| **Location:** | Bhubaneswar  |
| **Client:** |  Health Insurance Product with Apollo Hospital ,Care Hospital, Kalinga Hospital . |
| **Main project features:** |
| Identified and appointed new channel partners/ vendors to enhance business development through formal presentation, while working closely with the sales channel to ensure target achievementsEnsured timely order execution & delivery as well as collections within the stipulated credit period while managing the distribution system of the company and maintaining smooth operationsConducted market analysis to get a fair idea of the latest market trends and the competitor moves ahead to achieve market share metrics by providing appropriate product mix & pricing strategies. |
| **Position Held** | Assistant Branch Manager  |
| **Activities Performed** |
| * Collecting the daily sales report from the Sales Training Manager in a must and prepare the final reports and send to the regional office. Prepared various presentations in line with departmental productivity and efficacy in every month.
* Analyzed customer service excellence scores and charted out appropriate actions to better develop the said skill sets & implemented new policies and give them training time to time.
* Motivated the team members and solve their problems and finally fetch business. Created a dynamic environment that fasters development opportunities and motivates high performance amongst team members.
* Identified & managed key markets for potential business development towards high value customers and strategically securing profitable business.
* Recognized financially strong/ cost-effective and reliable markets and establishing strategic alliances to facilitate deeper market penetration thereby increasing profit margin.
* Exceeded revenue objectives while continuously creating and cultivating opportunities for revenue generation in a positive and professional manner achieving assigned targets by developing and maintaining quality business relationship with prospective and existing partners.

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|  | **Name of assignment or project:** | * Agri Business Loan- Explored and exploited fresh business opportunities; developed a competitive business strategy and identified dynamic & flexible solutions with strict adherence to highest levels of customer service.

 ICICI Bank Ltd. |
| **Year:** | 2008 to 2010 |
| **Location:** | Thane,Maharastra |
| **Client:** | Branch Customer(Existing & New)  |
| **Main project features:** |
| Established credibility & created relationships with business clients through portfolio management coupled with proven capability in managing customer centric banking operations with adherence to KYC guidelines.Accountable for increased customer acquisition and successfully build relationships with customers in a given area. Assist them in identifying their distinct financial needs and thereby creating an investment portfolio plan.Created and organized localized campaigns for promoting current accounts and regularly updating client's about special offers/ schemes. Ensured customer centric operations and identified areas for improving and enhancing customer service initiatives through implementation of feedback received from them; successfully handle escalated issues. |
| **Position held:** | Senior Officer  |
| **Activities Performed** |
| * Explored and exploited fresh business opportunities; developed a competitive business strategy and identified dynamic & flexible solutions with strict adherence to highest levels of customer service.
* Provided efficient service in meeting banking needs of business clients and generate sales through allocated catchment.
* Identified opportunities to improve productivity, efficiency and quality and ensure adherence to Bank's policies, procedure and control requirements
* Handled queries / complains relating to retail liabilities products, internet and mobile banking. Prepared various presentations in line with departmental productivity and efficacy in every quarter.
* Rendered training to the team members on all compliance related issues and new processes coming up as per banks policy. Analysed customer service excellence scores and charting out appropriate action(s) to better develop the said skill sets.
* Well versed with Finacle, FCRM VER6.0, Genesis, Primary processing interface for the bank & cross selling of various banking products i.e.; Recurring Deposits, Fixed Deposit, Privilege Account, insurance, CA and the likes.
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