

RAJU BISWAS

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Bhabla, Basirhat-1, North 24
PGS, West Bengal, 743422, Near
Bhabla High School.



OBJECTIVE

I am B.com graduate with 5.8 years of post qualification experience in credit-underwriting (Vehicle Loan) and branch operations as a Executive. Problem solving aptitude, ability to work under pressure and team handling. So where I can lend my knowledge to help your organization improve profitability.

WORK EXPERIENCE : 5.8 YEAR IN NBFC

25/11/2020
- Present

Cholamandalam Investment and Finance Co Ltd
Credit Executive

Responsibility: Credit underwriting (Vehicle loan), appraisal and loan process, ED, NS, NPA visit for loan recover, reduce branch loss, looking compliance issues, Operation with Zero error disbursement.

07/09/2020

Jana Small Finance Bank
Senior Collection officer

-
23/11/2020

Responsibility: Branch collection MIS preparation (Visit vs receipt, CFE bucket wise receipt).
Meet with CM and resolve there issues with take waiver and settlement.

30/12/2016

Magma Fincorp Ltd (Poonawala Fincorp)
Credit Operation Executive

-
02/08/2020

Responsibility: Branch Credit and Operations task -File checking and login to Disbursement (Vehicle loan) with TAT. Teller, CRM, Cross sell, Collection team handled.

SKILL : TEAM HANDLING AND RELATIONSHIPS

- As a Credit- operation executive have to do various type job roll like coordinate with branch sales team and Collection team in the branch.
Coordinate with customer, Different lender and sourcing agent also ,
- So I have to learn and develop my skills every day basis about Team handling and relationships management apart from Credit underwriting and Operations job.

SKILL : CREDIT-UNDERWRITING

- Good knowledge of underwriting of Vehicle loan (used ,new commercial and private vehicle, refinance ,topup loan, seller finance ,RC Limit , Re-register, As is where ,stock funding).
- Assessment of borrower profile Case to case, Repayment capacity and income stability understand and interpret the financial statements analysis with cheking the CIBIL and Experian reports.
- Meet with customer and do PD or TVR for understand their business, profile and Loan requirement intention and deployment of assets.
- Cheking the customers information in line with company credit risk policy to check eligibility .
- Preparation of CAM(Credit analysis memo).
Underwriting the case details and appraisal and loan processing.
- Customer visit with SFE case to case for resulation ED, NS NAP loan recovery.
- Ensure the complete of monthly disbursement target of Branch for drive high ticket size loan booking.
- Knowledge in RTO related work . Repo vehicle stock maintain and do activity for stock liquidation as per monthly opening stock .

SKILL : BRANCH OPERATION AND CSM

- Good knowledge to regular credit operations task- File checking, check Rate - waiver approval and Deviation with approval and system Discrepancy raise and resolve. Ready complete files for disbursement and all data maintaining in Excel.
- Focus for ZERO Error disbursement .
- Teller activity ,DCR & other registered maintain, NOC and Coustmer service and resulation the customer issues.
- Complete all activities within TAT. File Sanction to PR and file sent to HO maintain T+1 TAT regular basis CSM activity also closed with in TAT.
- Follow-up with all Collection Executive for ondate cash deposition everyday. Follow-up with CFE for cancel money receipt and delay cash deposition feedback collect and send to HO Accounts and Audit team.
- Daily basis PDD updated and maintainin . Follow-up with sales executive for collect pending PDD.
- Communication with HO team for clear file query and other CSM query .
- Cross selling our loan and insurance products to our customer for support barnch revenue collection.
- Knowledge in daily basis barnch petty cash maintainin like sanitary, stationery and other adminstration expenses checking with Bill - voucher and process for claim without penalty.
- Ensure to display on notice board of all mandatory matter as per guidelines with due updation to HO Administration.

EDUCATION

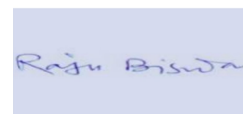
2013 - 2016	Batchelor of Commerce West Bengal State University
2009- 2011	Higher Secondary West Bengal Board of Secondary Education
2014 - 2015	Advanced Diploma in Financial Accounting Lalani Group Tally ERP 9, Adv Excle, Taxation, Auditing.

INTERESTS

- Apart from my work I enjoyed to read online financial subject subject and learn new things.

PERSONAL DETAILS

- Date of Birth : 13/03/1992
- Marital Status : Married
- Nationality : Indian



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