

## SHUVANKAR BARAL



### CONTACT

@ shuvankarbaral@gmail.com

☎ +919836388335

📍 8/9/4, Kantanagar Road, Berhampore, Murshidaabad

in <https://www.linkedin.com/in/shuvankar-baral-244407a1>

### SKILLS

Manager - Team Management

Operation - Overall Branch operation of an NBFC / Loan segment

Decision making - Worked as decision makers in several organisations for the sake of company's profitability.

Analysis - Analysing customers to have a loan is my prime job role currently. Have save bank from fraud several times & got recognition for that

Portfolio management

MIS - Have experience in maintaining different MIS depending on different aspects as per requirement of the company / Bank

Software skills: LOS, Finone, Flexcube, Oracle, Salesforce, Vymo, NEO

### OBJECTIVE

Have experience in Sales & operations in Micro Finance, Branch manager, Branch In charge & also in Gold loan sector. Seeking for a position to utilize my skills and abilities in the Industry where I hope to make a significant contribution through my creative talents, urge to learn and commitment to excellence.

### EXPERIENCE

#### Hdfc Bank

Aug 2021 - Present

Credit Manager - Personal loan

Underwriter, Appraise loans, Portfolio management, Hub management. Analysis customers' profile, Team handling, Controlling & monitoring PAR, DSA management, Visits.

Software based skills: LOS, Finone, Flexcube, Oracle, Salesforce, Vymo, NEO

#### Hdfc Bank

Sept 2016 - Aug 2021

Credit Manager in Retail Agri Credit

Underwriter, Sanction group loans, Portfolio management, Hub management. Analysis customers' profile, Team handling, Controlling & monitoring PAR, Recruitments of Sub-ordinates.

Software based skills: LOS, Finone, Flexcube, Oracle, Salesforce, Vymo, NEO

#### Accenture

Nov 2015 - Sept 2016

Business Analyst

Overall Branch operation & part of sales

#### Janalakhsmi Financial Service

Aug 2014 - Oct 2015

Branch in Charge (BIC) / (JCIC)

Branch's overall operation, Disbursement, Branch Collection, Audit, Portfolio database management, MIS, Team handling, Cash management, Recruitment procedure, Branch Administration

#### Muthoot Fincorp Ltd

April 2012 - Aug 2014

Customers Service Executive (CSE) / (JC)

Loan processing, Inspection of gold, Branch operation, Cross sales, Exclusive Vault operation, Joint key custodian of valuables in Vault. MIS

#### Arohan Financial Service Ltd

Feb 2009 - Feb 2012

Branch Head

Sales, Operations, Disbursement, Collection, Administration, Part of Recruitment Drive.

### EDUCATION

#### Calcutta University

July 2005

Graduation in Economics (H)

2nd Div

#### N.D Collage

July 2001

Higher Secondary (Uchha Madhyamik)

2nd Div

**Salkia Hindu High School**

Dec 1999

Secondary (Madhyamik)

1st Div

**PROJECTS**

**Project & Prizes (Award)**

Got appreciation certificate for preventing fraud from lending.

Got award for Best Credit Manager in a Cluster.

Got Certificate of Excellence in a TOT program.

Received Certificate of appreciation for maintaining highest TAT

Received Excellent rating in audit compliance.

**REFERENCE**

**Anjan Banerjee - "HDFC BANK LTD"**

Area Credit Manager

anjan81\_1981@yahoo.co.in

+919932125787

**Biplab Ghosh - "HDFC BANK LTD"**

Cluster Head

biplab\_g@yahoo.com

+917439035676