

CURRICULUM VITAE

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RAVI S PUJAR.

CAREER OBJECT :

To work with challenging opportunities in an effective manner with a view to achieve organizational and personal development and contribute experience to the organization.

Work Experience: 16 Year of Experience in Banking (Retail Assets) and Finance services .

Presently working with Piramal Capital and Housing Finance Ltd as Cluster Operation Manager, from March 2022 to Till date.

As Cluster Operations Manager handling the following responsibilities:

- Leading a team of Operation across the location with 5 Branch Operation Managers.
- Conduct the Branch audit related Operations, Branch maintains and conduct the meeting with Branch Staffs.
- Operation appraisal of loan disbursements within the policy and process and accordingly take the decision or recommend for approval levels as per requirements.
- Monitoring the PDD and ensure to all documents dispatch the storge within TAT with EM, DTD or Simple Mortgage creation as per process.
- Monitoring the Income leakage, FTR at Branch level on disbursements and accordingly conduct the training to Operation manager and Business team.
- Monitoring the Cheques and Demand draft deposit into the Bank as per HO instructions.
- Monitoring the Branch EOD within TAT and office closing and open activity.
- Monitoring the Rejected NACH re activation and New Loan Disbursements online NACH activation.
- Conduct training to operation and Business team on policy, process change and new applications and new products.
- Interacting with Audit dept on Branch Audit and ensure good rating of the Branches.
- Interacting with HO, Assets, IT-assets team for branch support wherever required.
- Working and completing on any other tasks assigned by the company within TAT.
- Vendor management process on review of monthly bills process as per time frame pertaining to all branch service vendors.
- Travelling across the location (Handling 5 Branches) and meeting with Business team to understand the regular work monitor, Business Model and Operation related works.

Axis Bank Ltd.

Duration: Nov 2012 to March 2022.

Designation : Area Operation Manager (Retail Assets) .

Disbursement Activates of Secured and Unsecured loans : HL, LAP, AL, UCL, PL, OD, LAS and Education loan pertaining to Hubli , Davangere , Shimoga and Bellary ASC locations .

Customer Service : Monitoring Customer service activities of Hubli, Davanager, Shimoga and Bellary ASC locations.

Location: Hubli (Handled team of 10 members).

- Verifying the documents of the customer from risk angle to ensure nil fraud towards loan disbursement.
- Cross checking the eligibility of LTV towards sanction and with final disbursement of loan.
- Maintaining the existing portfolio by monitoring the repayment, so that no NPA arises.
- Tracking of PDD, NACH and Complaints on weekly basis in order to avoid the breach percentage.
- Handling and Monitoring post disbursement PDD activities till creation of EM as per bank norms.
- Monthly ASC locations visit to ensure compliance parameters are followed pertains to customer service and disbursement process.
- Key role in Vendor management process on bills and monthly review with legal and technical vendors.
- Regular monitoring on Audit perspectives scores for all ASC locations and highlight with team on avoidable and regular observations.
- Coordinating with ASC locations on customer services TAT performance on daily bases.
- Handling customer complaints relating to pre and post disbursement escalated to Nodal, PNO, RBI.

TATA AIG Life Insurance Co Ltd (Now know as TATA AIA LIFE) .

Duration: March 2008 – Sep 2012.

Designation: Branch operations Executive.

Location: Hubli.

- Scrutiny of Application before login so that issuance rate is 98% of cases logged in (As per Underwriting & AML guidelines).
- Interaction with advisors for collecting pending documents for issuance of policy
- Interaction with medical labs to see that medical reports of the client are sent in time to underwriting department
- Publishing the sales MIS on daily basis
- Issuing advisor commission cheques and related issues
- Interacting with sales team for collecting the pending documents for issuance of policy.
- Interacting with H.O for issuance of policies & other customer related issues.
- Processing policy surrender and claims related activates.

HDFC Bank Ltd - On the Rolls of ADFC.

Duration: Oct 06 – March 08

Designation: Customer service executive

Location: Hubli

- Direct customer service post disbursement for various retail products including retail and corporate customers.
- Ensuring customer queries are resolved like repayment schedule, statement of account, swapping, fore-closures and NOC for the cases closed within TAT set along with re-schedulement and rebooking of loan contracts
- Interaction with collections department for delinquent, repayments and repossession cases
- Ensuring updating of PDD's for representations.
- Disbursement of loan agreements for retail asset products .for storage on daily bases and monitoring on TAT.

UAE Exchange And Financial Services Ltd .

Duration: Dec 05 – Oct 06

Designation: - Operation Executive.

Location: Hubli

- Handling Foreign currency exchange activates of Major countries.
- In charge of inwards payments processing activities.
- Maintaining books of accounts as per requirement of Audit.
- Performed the role of cashier activities.
- Verifying the documents of the customer and eligibility paraments for outwards fund transfers to other countries.
- Regular monitoring on funds requirements and ensured no excess funds at branch level.

Academic Profile:-

Master's in commerce (M.com)-May 2005 from Karnataka university Dharwad.

COMPUTER KNOWLEDGE:

- Ms-office (word, excel & PowerPoint)
- Tally.

Extra curricular activities:

- Prepared and presented accounts summary on NPA of Co operative bank in MCOM Final Year.
- Performed major role in Two new CPC set up in Axis Bank.

PERSONAL INFORMATION:

Name : Ravi Pujar

Father Name : Shivaputrappa T Pujar

Date of Birth : 03-02-1982

Marital Status : Married

Languages Known : , , English, Kannada and Hindi

Strength : Self motivated & Highly Mobile

Attitude : I am a person with optimistic thinking

Hobbies : Playing cricket and football

Ravi S Pujar .