# **RESUME**

### SURAJIT MONDAL

11/6 Satchasi Para lane, Kolkata-700036

Contact- =+91-8981212014; Email- surajitmondalsubho2013@gmail.com

Dear Sir/Madam

I am submitting herewith my resume for your perusal and consideration in your organization.

To describe myself in a nutshell, I am systematic, organized and hardworking; ready to take up any challenge of life abreast with the latest trends and a team player with excellent communication skills.

Review of my credentials will indicate that I am a Finance & Banking Professional with an over all total experience of over 6+ years in Process Management, MIS Reporting. I am currently working as MANAGER with BANDHAN BANK LTD (OPERATIONS) Kolkata. My responsibilities include disbursement of Asset Products, Tallying and all other operational work. I am seeking a challenging job that would synergize my skills and knowledge with the objectives of the organization.

My basic objective is to hone in my skills for comprehensive personality development and be an epitome of trust and reliability in the corporate world. My prime goal is to understand professional environment and capitalize on opportunities.

I am confident of making visible contribution for the growth of the organization. I'd appreciate the chance to meet with you in person to discuss as to how I could be a vital part of your organization.

Thanking you,

Yours sincerely,

Surajit Mondal

## **SURAJIT MONDAL**

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## FINANCE & BANKING PROFESSIONAL

Seeking challenging assignments with an organization of repute across the industry

#### **SUMMARY OF SKILLS**

- Competent and diligent professional with an Over all total experience of 6+ years in Transaction Processing, Process Management, MIS Reporting and Statutory Compliances; currently spearheading as a DEPUTY MANAGER OPERATIONS LOAN PROCESSING with BANDHAN BANK LTD Kolkata.
- Proficiency in **Disbursement of Asset based Products**, which includes the collection of all
  the mitigates and verification of details of the customer with respect to documents, loan
  history, bank balance, office or job stability, residence stability and send the recommended
  files for higher authority for approval.
- Well versed in various financial activities and can effectively define the financial objectives and design & implement systems, policies & procedures to facilitate internal financial controls.
- Strong team player constantly striving towards maximum productivity with exceptional
  consensus building, negotiation and interpersonal skills, analytical mind and comprehensive
  problem detection/solving abilities.

### **Core Competencies**

Interpersonal Skills  $\rightarrow$  MIS Reporting  $\rightarrow$  Target Achievement  $\rightarrow$  Competition Analysis  $\rightarrow$ Financial Operations & Communication Skill.

#### **Technical Skills**

Software Financial

Packages / Tools MS Office and Internet Applications

Operating System Win-98/2000/XP/X

#### **PROFESSIONAL EXPERIENCE**

#### **BANDHAN BANK LTD**

### **Deputy Manager- Operation Loan Processing**

- Loan Disbursed and delivering the credit Assessment Targets within the requirement TAT
- Setting processors and systems and monitoring activities till final Disbursement of Loans
- Providing all the MIS reports to HO on daily basis periodically for managements review on various financial parameters to gauge the functioning of the organization.
- Reviewing and reporting on the accuracy, timeliness and relevance of the financial and other information provided to the management.
- keeping records of all transactions promptly, accurately and in compliance with bank procedures for keeping track of customer documentations, filing and MIS.
- Scrutinizing applications submitted, documents executed by borrowers and ensuring their completeness and genuineness.
- ✓ Competent and diligent professional in transaction processing process management mis reporting and statuary compliance maintenance of operation mis.
- ✓ File checking as per operation norm for file disbursement
- ✓ Complete the pendency of files according to operation norms and guide sales team to solve it on easy way
- ✓ Coordinate with sales and operation team.
- ✓ Account creation and Disbursement of SMALL ENTERPRISE LOAN, TWO WHEELER LOAN, PERSONAL LOAN, MICRO-HOME LOAN, SME PRODUCTS( AGRI CC- AGRI TERM, GURANTED EMERGENCY CREDIT LINE, STAR FREQUESNCY LOANS) STAFF CAR LOAN, STAFF HOME LOAN, LOAN AGAINST TERM DEPOSIT, OVERDRAFT AGAINST TERM DEPOSIT also doing RTGS/NEFT, Closure of various loans.
- ✓ Keeping Records of all Transaction Promptly accurately and in Compliance With bank procedures for keeping Track of Customer documentation, filling and MIS
- ✓ Proficiency in Disbursement of RETAIL AGRI, LAP, MORTGAGE, SECURED AND UNSECURED Asset based Products.

# **EDUCATIONAL CREDENTIALS**

**Post Graduation** 

**M-Tech(Power System)** 

Narula Institute Of Technology collage, Kolkata.

Graduation,

**B-Tech**( Electronics & Electrical Engg)

Camellia Institute Of Technology, Madhyamgram.

**Date of Birth:** 15<sup>th</sup> JANUARY 1991

Languages Known: Bengali, English & Hindi.