

**JOYDEB KUNDU**

27 CENTRAL ROAL TARA PUKUR

SIMULTALA,AGARPARA

P.O :AGARPARA

DIST: NORTH 24 PARAGANAS

KOLKATA --700109

**Mobil no : +919903500640**

**Personal Email id : Joydebkundu64@gmail.com**

**Official Email id : Joydebkundu.g@veritasfin.in**

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**Career Objective**

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*To work with an organization which values the human resources the most and there by working and rendering the best of my abilities with organizations vision into reality.*

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**Work Experience**

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**VERITAS FINANCE PVT LTD.**

**Assistant Area credit manager (MSME) Secure & unsecured July 2018 To Till Now**

**Job Responsibility**

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Approval authority of Business loan of msme product.

Reporting RCM chennai

Handling total kolkata RO 5 Branch's

Till now book size 9CR (2yr)

Handling collection vertical including NPA cases,

Maintain Healthy portfolio total NPA 12.

Customer visits for personal discussion.

Analysis customer income capacity(Monthly),business type(Seasoning,Normal)and obligation.

Property visit & verification Title deed & chain deed analysis with in Technical terms .

Delinquency and loses within stipulated credit parameters.

**HDB FINANCE SERVICE LTD:**

**JR. RISK OFFICER IN HDFC BANK LTD**

**Risk intelligence control Credit card& asset unit. August 2016 To July 2018**

**Job Responsibility**

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**Team leader Credit Card and Asset unit**

Screening and sampling

sampled case allocated to agency for verification and report update in los.

Decline case investigation.

Publish the police complain for the fraud customer & negative listed company .

Asset verification .

Analysis for document & fi report basis (AL,UCL,PL,BL,TW).

RC check through vahan & report publish ops team,credit team,seals team(Total East)

Pdd (pre & post)screened /sampled)

**PAMAC FINSERVE PVT LTD.**

**IN HOUSE CPA OPARETION IN HDFC BANK LTD May 2014 To august 2016**

**Job Responsibility**

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- ☑ Physical & image base file checking, Document analysis for credit approved cases.
  - ☑ Check the company category.
  - ☑ Check the credit & ric subjectivity for disbarment purpose.
  - ☑ Check the all type of approval as per delegation wise (Rate,fd,icn,others).
  - ☑ Check the dealer mapping a/c & nre/nro/nri a/c through found transfer rtgs or neft mode.

**L B JHA & COMPANY (CHATTERD ACCOUNTS)**

As a operation **Back office Executive**, File's checking & disbursement. **March-2012 To December 2013**

**CREDIT PROCESS AGENCY OF HDFC BANK LTD FOR NEW CAR LOAN,USED CAR LOAN ,PERSONAL LOAN & BUSINESS LOAN.**

**BMA WEALTH CREATORS LTD.**

As a **Back Office & Tele Marketing Executive**. **July-2011 to Feb-2012**

**DEALING WITH SECURITIE BOND'S, SHARE & LIFE INSUARANCE .**

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**Educational Qualification**

- Passed **Madhyamik** from **W.B.B.S.E** in the year of 2004.
- Passed **H. S.** from **W.B.C.H.S.E** in the year of 2006.
- **B.A Graduate** from **Netaji subhas open university 2015.(H)**

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**Extra Curricular Activities / Credentials**

Basic Knowledge of Computer Application.

**Computer Skills:**

Database	:	MS-ACCESS.
Operating Systems	:	Windows UpdateVersion.
Software Knowledge	:	Office & Others.
Hardware Knowledge	:	Maintenance.

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**Personal Detail's**

Father's Name	:	Late Gopal Kundu.
Date of Birth	:	16 <sup>th</sup> JULY 1987
Nationality	:	Indian.
Marital Status	:	Single
Hobby	:	Listing Music
Language Known	:	Hindi, Bengali, English,.

**Declaration**

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place : Kolkata

Joydeb kundu  
**Signature**

