

Present Address:

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Assistant Manager, MBA, B.Com (Hons.) Graduate, +14 years' Experience in Banking & Financial Services Industry.

PROFESSIONAL SNAPSHOT

- Strong knowledge in Retail Asset Operation including Loan Disbursement, Banking and Customer Service.
- Proficient in heading operations involving Customer service management and process management. High-performing professional with experience in managing operations, promotional activities, quality assurance, team leadership, customer satisfaction while managing and understanding competition, consequently achieving and providing high standard customer services.
- Strong leadership traits successfully co-ordinate with different business units in the areas of Loan Operation, Customer Service, Quality Management, Internal Control, Retention and a part of the collection.
- Product Handled: Commercial Vehicle Loan(CV), Commercial Equipment Loan(CE), Home Loan(HL), Business Loan(BL), Loan Against Property (LAP), Personal Loan(PL), Auto Loan(AL), Two Wheeler Loan(TW), Consumer Durable Loan(CD), Gold Loan(GL) and Credit Card.

WORK EXPERIENCE

❑ **SATIN FINSERV LTD, Dec'20 – Present**

Working as a “**Senior Executive**” in the operation department at Kolkata branch and looking after East locations independently.

Roles and Responsibilities:

- **Loan Disbursement**
 - Loan application Non discrepancy checking, transaction processing of secured business Loan files in LMS.
 - Monitoring of the compliances of the internal guidelines.
 - Proper and accurate Data Maintenance, MIS generation and reporting.
 - OTC Tracking of disbursed files.
 - Initiate RTGS for disbursed files.
 - Scanning and uploading loan documents in system.
 - Sending welcome letter to customers after disbursement.
 - Storage of disbursed files to Crown.
 - Handling internal and RBI audit and resolving equerries.
- **Banking**
 - Document fees cheque banking.
 - Emi cheque banking on due date.
 - Executed ACH mandate form.
- **Customer Service**
 - Resolving walk in customer issues at branch.
 - Providing necessary loan documents as per customer's requirement.
- **Credit Activities**
 - Initiate Legal, Technical, FI and RCU as per requirement.
 - Preparation of DM and Sanction letter.

- Pre TVR calling to loan applied customers.
- Post sanction call to customers.
- **Vendor Management**
 - Managed Agreement execution, invoicing and billing, payment for agencies and vendors.
 - Proper and accurate Data Maintenance, MIS generation and reporting.

❑ **FREELANCER, July'2018 - Nov'20**

- Associated with various business correspondent (B.C) and looking after SBI CSP throughout West Bengal.

❑ **EDELWEISS HOUSING FINANCE LTD, Nov'2017 - June'2018**

Worked as an **"Assistant Manager"** in the role of **"Operations Manager"** in the operation department at Kolkata. Managed additional three branches (Bhubaneswar, Jamshedpur & Ranchi) operational activities.

Roles and Responsibilities:

- **Loan Disbursement**
 - Loan application Non discrepancy checking, transaction processing of Business Loan, Personal Loan, Home Loan and LAP in **FinnOne** Retail Loans System.
 - Monitoring of the compliances of the internal guidelines.
 - Proper and accurate Data Maintenance, MIS generation and reporting.
 - OTC & PDD Tracking of HL and LAP disbursed files.
 - Initiate RTGS for disbursed files.
- **Banking**
 - Processing Fees cheque banking.
 - Pre-Emi cheque Banking on due date.
 - CMS Management.
 - Executed ACH mandate form.
- **DSA Management**
 - New DSA empanelment and code creation for Kolkata, Bhubaneswar, Ranchi and Jamshedpur branch.

❑ **HDFC BANK LTD, Dec'2014 - Feb'2017**

Worked as a **"Deputy Manager"** in Business Banking Operation at Kolkata CPU.

Roles and Responsibilities:

- **Loan Disbursement and Banking**
 - Looking after CAM Renewal, Short Review Memo (SRM) and Temporary Overdraft (TOD) of business banking products.
 - Proper checking and process with in TAT.
 - Set limit to the customer account as per requirement.
 - Handling Internal Audit.
 - MIS generation and reporting.

❑ **SREI Equipment Finance Ltd. (SREI-BNP Paribas), March'2012 – Nov'2014**

Worked as a **"Senior Executive"** in the **CSQA** operation department.

Roles and Responsibilities

- **PDD Management**
 - Timely and accurate PDD updating in system.
 - Storage of Original Invoices through vendor after updating in system.
 - Uploading scan image of PDD in system.
 - Retrieval of Original Invoice as per request.
 - Quality monitoring and error analysis.
 - Proper and accurate Data Maintenance, MIS generation and reporting.

- **Collateral Management**
 - Vaulting and releasing Property Collateral documents as per requirement.
 - Proper and accurate Data Maintenance, MIS generation and reporting.
 - Uploading scan images of property collateral docs in scan image system.
- **Vendor Management**
 - Managed Agreement execution, invoicing and billing, payment for vendors.
 - Proper and accurate Data Maintenance, MIS generation and reporting.
- **DSA Management**
 - Handling DSA pay out, new DSA code creation, DSA agreement filing and DSA agreement renewal.
 - Proper and accurate Data Maintenance, MIS generation and reporting.
- **Payment Management**
 - Handling Trade Advance payments and MOU monitoring of manufactures and dealers.
 - Managed back end operations support and ensure service deliveries as per SLA.

❑ **AXIS SECURITIES AND SALES LTD, May'2011 to Feb' 2012**

(Retail Asset Operation Group of AXIS BANK)

Worked as a "**Senior Executive**" in the operation department of AXIS BANK.

Roles and Responsibilities:

- **Loan Disbursement**
 - Loan application Non discrepancy checking, transaction processing, DD printing in **FinnOne** Retail Loans System.
 - Monitoring of the compliances of the internal guidelines and other policies of the bank (RBI compliances)
 - Proper and accurate Data Maintenance, MIS generation and reporting.
 - OTC Tracking of HL and LAP disbursed files.
 - Co-ordination with Lawyer and customer for Balance Transfer (BT) and registry cases.
- **Vault Management**
 - Proper and accurate file maintenance of disbursed HL and LAP file documents.

❑ **RELIANCE CONSUMER FINANCE, Jun'2007 – Jan'2011**

Worked as a "**Lead Associate**" with Reliance Consumer Finance, Operation department.

Roles and Responsibilities:

- **Loan Disbursement**
 - Loan application Non discrepancy checking, transaction processing, Cheque printing in **FinnOne** Retail Loans System.
 - Quality monitoring and error analysis of the team.
 - Reconciliation of files and tracking of file updating in the central operations unit.
 - TAT Analysis and ensuring corrective actions.
 - Co-ordination with Customers, addressing their issues/ queries and providing solutions.
 - Worked on the taking over the CPA activities and Centralised disbursement through scanner. This will help to disburse file of the remote location without any additional manpower.
 - Interacted with clients for resolving operational issues.
 - Handling **FTS** (File Tracker System) in the branch for live monitoring of file movement.
 - Handling Internal & External audit.
- **PDD Management**
 - Timely and accurate PDD updating in system.
 - Storage of PDD's after updating in system.
 - Uploading scan image of PDD in system
- **Cash Counter**
 - Collected cash from walk in customers and collection agencies through cash counter.
 - Handled Cash Receipt, Transfers with an average 300 cash voucher entry a day.
 - Reconciliation of depositing cash and handed over to CMS at EOD.

➤ **Customer Service**

- Servicing of loan customers on matters like IT certificates, loan account statements, issuance, NOC, EMI & interest revisions, pre-payment and resolve other related queries.
- Maintenance of customer file, updating of details on customers' addresses and phone numbers.
- Undertake custodianship of executed loan documents, title deed /Document registers and ensure timely release of loan/title documents, issuance of no due certificate during accounts closure.
- Management and tracking of day open, day closing status, running utilities and other system related support.

➤ **Vendor Management**

- Managed loan agreement stamping, invoicing and billing, payment for vendors.
- Managed courier agencies agreement, billing and payments for vendors.
- Managed courier delivery tracking and maintained MIS.

➤ **DSA Pay out**

- Handling DSA pay out for East locations.

➤ **Audit**

- Check key registers, Cheque Annexures and Vault on weekly basis.
- Audit Branch Gold and cheque vault and external storage of Gold on monthly basis.

Notable Contributions and Achievements

- Attributed for setting up operation in Kolkata including recruitment of team and vendor for smooth functioning.
- Process streamlining and Implementation through training to different function.
- Initiated system modification which has helped to simplify the operational steps.
- Deftly implemented uniform processes & procedures, and involved in all projects and existing processes.
- Successfully re-designed the report system which has helped in auto generation of the useful reports from system.
- Conducted need based training programs to created in-depth awareness of the process and process amendments.
- Interacted with clients for resolving operational issues.
- Credited for setting up branch operation in Kolkata including manpower planning and recruitment & tied up with agencies for PDD collection Stamping and Courier.

❑ **ICICI HOME FINANCE COMPANY LTD, Apr' 2005 – June'2007**

(A part of Retails Asset Operation Group of ICICI BANK LTD)

Worked as an "**Executive**" with ICICI Home Finance Co. Ltd, operation department.

Roles and Responsibilities:

➤ **Loan Disbursement**

- Loan application Non discrepancy checking, transaction processing, Cheque printing from **FinnOne** Retail Loans System.
- Monitoring productivity & accuracy level of each team member and the team as a whole.
- Ensure non-discrepancy checking (NDC) of retail loan files as per laid down norms & policies.
- Ensure accurate capture of relevant data in system.
- Solve the critical queries of Central Operation Team & Customer of consumer loan.
- Acted as **branch level co-ordinator of SOX** and played a key role in proper SOX implementation in the team.
- Played a key role in **developing a learning environment in our workplace** through cross functional training, executive development programme.

- **Process & Training Management**
 - Ensure implemented of new processes and maintained **5S & Level 3** at the branch.
 - Conduct process oriented exam in the branch in every month and arranged prizes for best scorers.
 - Introduction & training of newly joined executives & officers.
- **IT and Asset Management**
 - Managed Administration & asset management of the branch.
 - Solved the Network related problem of the branch.

Notable Contributions and Achievements

- Handling the additional responsibility as **Regional FPR** (first point of resolution) for the **Insurance cross sale** of the existing customer.
- Handling the additional responsibility as **Branch FPR** (first point of resolution) for the **IT Call log** of the branch.
- I was the **coordinator** at my branch for quality initiatives like **five S, Level 3, and 6 Sigma** etc.
- Successfully handled backend operations for minimizing error level and enhancing productivity and implementing service strategies according to the set targets and actively involved in controlling service deliverable as per given TAT (Turn Around Time).

EDUCATIONAL QUALIFICATIONS

YEAR	QUALIFICATIONS	BOARD/UNIVERSITY	% of Marks	DIVISION/CLASS/GRADE
1998	Madhyamik	W.B.B.S.E.	68.63	1ST
2000	Higher Secondary	W.B.C.H.S.E.	63.60	1ST
2003	B.Com (Hons.)	Calcutta University.	46.75	2ND
2010	MBA (Finance)	Sikkim Manipal University	67.88	B

PROFESSIONAL QUALIFICATION

- CCB (Certificate of Computer Basic) from APTECH Computer Education Centre.
- Certificate in Computer Hardware Course from Youth Center.
- Operational knowledge of "FINNONE, FINNACLE, FINN LOS, CDT, BARCODE SYSTEM, SRTS, AMBIT, Omniflow software.
- Certificate course in Gold auditor from SONAL GOLD INSTITUTE.

PERSONAL INFORMATION

Date of Birth : **17th, December 1981**
 Sex : Male
 Marital Status : Single
 Languages Known : English, Bengali and Hindi.
 Permanent Address : C/O – Achintya Kr Das
 Vill – Goalpota, P.O. + P.S. – Basirhat
 Dist. – North 24 parganas
 PIN – 743411

Date:
 Place: Kolkata

Santanu Das

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