

# Bidyut Pal

A dedicated professional, proficient in running successful method-oriented operations, taking initiatives for business excellence through process improvement; targeting managerial assignments in Credit Underwriting and Back-Office Operations with an organisation of high repute

Phone: +91-9352338123 | Email: bidyutpal1981@gmail.com



## Profile Summary

- **Achievement-driven professional** offering extensive experience of nearly **14 years** in the diversified areas of **Home Loans and Loan Against Property (Mortgage)** with **7 years** as a **Branch In-Charge in Four Branches**
- Extensive exposure in various areas like **Credit Appraisal, Sales & Marketing, Accounts, Technical & Recovery** (Mumbai, Delhi, Jodhpur, Kolkata, Durgapur, Bhilwara, Jaipur, Pune and Baroda)
- Experience in supervising the **credit and collection policies, procedures and processes**, ensuring **appropriate mitigation** of the **risks** inherent in any **loan portfolio**
- Proficient in translating **company's business strategy** into **operational goals** with **visible metrics**
- Observed the **overall functioning of processes**, identified **improvement areas** and implemented **adequate measures** to maximize **customer satisfaction level**
- Expertise in **managing overall profitability** of operations with optimum **utilization** of **available resources** to achieve **organizational objectives**
- Successfully managed **various process and profiles** at **PAN India Level**
- Excellent **track record** of consistently delivering the **multi-fold growth** of **profits and revenue** by analysing **actions**, implementing effective **competition combat strategies** and creating more **responsive & market-driven organization**
- Excellence in monitoring **daily operational risk activities** such as **risk assessments, incident capture and analysis**
- Expertise in analysing **current credit data and financial statements** of **individuals** to determine the **degree of risk** in **extending credit**
- Proficient in providing **critical inputs** for **formulation** of **credit and risk strategies** and directing the **execution** of **key compliance and risk projects**
- Experienced in **reviewing & redesigning credit risk management structure** including devising **new risk appetite, risk framework and policies**; developed **new risk identification, assessment and reporting processes**
- Possess **excellent communication, analytical, decision-making, problem-solving and leadership skills** with proven capability in **planning & managing resources**



## Core Competencies

Credit Underwriting Operations	Market Research & Analysis	Internal Control/ Process Improvement
Risk Management	Portfolio Management	Quality Checks & Compliances
Clients Management	Cost Control/ Due Diligence	General Administration
Strategic Planning	Liasioning and Coordination	Team Building & Leadership



## Technical Skills

- ERP FICO, HTML and MS Office



## Education

- **MBA in Human Resource Management** from National Institute of Management, Lokseva Foundation, Maharashtra in 2009
- **M.Com. in Business Administration and Marketing** from Jai Narain Vyas University, Jodhpur, Rajasthan in 2006



## Work Experience

**Jul'10 to Sep'20 with GIC Housing Finance Limited**

**Growth Path:**

**Jul'10 to Jun'12 as Junior Executive, Kolkata**

**Jun'12 to Nov'14 as Executive Branch In-Charge, Jodhpur, Rajasthan**

**Nov'14 to Dec'17 as Senior Executive Branch In-Charge, Dwarka, New Delhi**

**Dec'17 to Sep'20 as Senior Executive Underwriter & PMAY Nodal Officer, Corporate Office- Mumbai**

### Key Result Areas:

- Administered **Pradhan Mantri Awas Yojna** (EWS, LIG & MIG Schemes) and approved **5200+ files** of **subsidy Rs.127 Cr.**
- Collaborated with the **National Housing Bank Officials, Ministry of Housing and Urban Affairs Officials** and offered **trainings** to **PAN India Branch Managers, Direct Sale Agents** on **credit policies, NHB's Circular** and **MOHUPA's PMAY subsidy scheme guidelines**
- Appointed **Lawyers, Valuers and Field Investigators** for **PAN India Branches**
- Reported to **Senior Vice President, MD & CEO** about **statistics** on **sanction, disbursement** and **approval of PMAY subsidy scheme**
- Attended **workshops** conducted by **National Housing Bank** and **Ministry of Housing and Urban Affairs**

### Highlights:

- Managed:
  - Loan Products** like **Mortgage (LAP), Reverse Mortgage, New / Resale Purchase, Construction, Extension, Repair, Renovation and Re-finance**
  - Processed and Disbursed Loan Size-** (min. to max.) as per the **product- Rs.1 Lakh to Rs.5 Cr.**
  - Number of files per month-** (min. to max). as per the **product- 60 to 200**
  - Multiple Area Sales Managers, Channel Partners, Direct Sales Associates** and administered **Lawyers, Valuers and Field Investigators**
- Recommended **files** to **Assistant Vice President**; had **recommendation limit** of **Rs. 5 Cr.** and **sanctioning limit** up to **Rs. 15 Lacs**
- Managed and maintained **Rs.600 Cr. portfolio** without any **delinquency**

**Nov'06 to Mar'10 with Dewan Housing Finance Corporation Limited, Durgapur, Kolkata, Bhilwara, Jaipur, Pune, Baroda and Mumbai**

#### Growth Path:

**Nov'06 to May'08 as Officer - Credit Appraisal & Technical**

**May'08 to Mar'10 as Branch In-Charge**

### Key Result Areas:

- Interviewed **customers** to **know their needs**, maintained **TAT (Turn Around Time)** for **evaluation** and **processing of proposal**, performed **Appraisal of proposal** and recommended & sanctioned **proposal**
- Processed **home loan applications** for **disbursement**, spearheaded **verification of employment, business, property, sites** and conducted the **evaluation of credit** of **salaried, business class** and **professional borrowers**
- Scrutinized **KYC, income documentations**, maintained **daily MIS**, monitored **existing portfolios** and implemented & administered **credit policies**
- Resolved **queries** of **internal and external auditors**, consolidated **builders** and **channel partners tie-up** and organised the **promotional activities**
- Managed the **team** of **marketing, technical, legal, recovery**, motivated the **branch team** and conducted **training sessions** for **Sales/ Credit Ops/ CPA Resources/ Channel Partners/ Field Sales Staff** on the various **product policies** and **processes** to ensure **smooth functioning**
- Offered **excellent** and **fast customer services** and created **worthy relationship** with **customer**



### Personal Details

**Father's Name:** Squadron Leader (Retd.) B. K. Pal

**Date of Birth:** 24<sup>th</sup> January 1981

**Languages Known:** Hindi, English and Bengali



### References

- Shri Warendra Sinha (Retd. MD & CEO of GIC Housing Finance Ltd.) Cell No. 9820063338
- Shri S. Gopakumar (Retd. MD & CEO of GIC Housing Finance Ltd.) Cell No. 8130902991
- Mr. V. R. Joshi (Asst. Vice President of GIC Housing Finance Ltd. in Corporate Office), Cell No. 9820740386
- Mr. Rohit Bharve (Sr. Executive – HR of GIC Housing Finance Ltd. in Corporate Office), Cell No. 9890460573
- Mr. Sanjay Koppikar (Asst. Vice President of GIC Housing Finance Ltd. in Chennai Branch), Cell No. 6379578857 / 9594188000
- Mr. Indranath Bose (Head - Product, Policy & Risk of Mani Bhavnam Home Finance in Delhi) Cell No. 9828346749
- Shri Dilip Misra (Operation Head of DHFL in Kolkata), Cell No. 8017845581
- Shri Tarun Kumar Gupta (Retd. Asst. General Manager of UBI in Kolkata), Cell No. 9088045283 / 7980460071
- Mr. Rajesh Malav (Vice President of AHFL in Jaipur), Cell No. 9828894551
- Shri A. K. Ray (Retd. General Manager of NHPC in Faridabad), Cell No. 9868247247