



## RANJAN KUMAR PRADHAN

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### CORE COMPETENCIES

Credit Control

Branch Operations

MIS Reporting

Recovery Management

Customer Relationship Management

Risk Analysis

Branch Operations

Strategic Planning

Enterprising leader & planner with a strong record of contributions in streamlining credit operations, invigorating businesses, heightening productivity, systems & procedures, targeting assignments in:

**Credit Control/ Branch Operations**

**Location : Bhubaneshwar**

### PROFILE SUMMARY

**Offering nearly 14 years of experience**

- Competent professional with expertise in **Credit Control, Branch Management and Customer Relationship Management**
- Gained exposure of developing, implementing and maintaining an effective and professional credit control system
- Knowledge of reviewing the company credit control procedures, developing and implementing enhancements
- Skilled in obtaining sufficient information to assess the creditworthiness of newly proposed and existing customers and ensuring that all clients meet the organization's requirements
- Experience in ascertaining that all transactions are compliant regulations, managing disputed bills and negotiating to bring payment within the agreed terms
- Planned **Credit Appraisal as per delegation limits by adhering to set policies and process.**
- Guided and supported the collection teams on quick debt turnover and addressed customer complaints
- Proficient in developing and maintaining cooperative and effective working relationships with all external and internal customers to ensure timely payment of invoices and resolution of customer queries
- Strong organizer, motivator, team player and a decisive leader; constantly motivated teams to excel and win

### ORGANIZATIONAL EXPERIENCE

## Professional Experience

**CURRENT ORGANISATION: YES BANK LTD**

**POSITION : CREDIT MANAGER**

**PERIOD : 5<sup>th</sup> June 2023 to Present**

### About YES BANK:

**Yes Bank provides Home Loan, Affordable Home Loan (AHL) Micro Housing Loan (MHL), Micro Lap etc to clients.**

- Assessing credit and conducting reference checks, CIBIL check & TVR
- Purchase of new house / Flat
- Self Construction
- Balance Transfer
- Plot Purchase
- Plot Purchase plus Construction
- Top-up

**Key Result Areas:**

- Assessing credit and conducting reference checks, CIBIL check &TVR
- Preparing Credit Appraisal Memo (CAM)
- Executing credit underwriting of secure and unsecure loan products.
- Conducting credit appraisal as per delegation limits by adhering to set policies and process.
- Credit Assessment, Mitigation and control for individual loan application of Home Loan, AHL, MHL, M-LAP for Eastern Odisha ( Bhubaneswar, Cuttack, Puri, Khurda, Nimapara ).
- Product Program is properly followed & responsible for the application process for login to disbursement and implementation of process & compliance.
- Sanction limit of Rs 20 lakhs in AFHL, HL and sanction limit of Mirco Lap is Rs 10 lakhs,
- Reporting to Regional Credit Manager.
- Decision & recommendation on loan application within the prescribed TAT and through adherence to policies and credit.
- Portfolio Analysis and strategic control over portfolio.

## **Professional Experience**

**ORGANISATION: JANA SMALL FINANCE BANK**

**POSITION : CREDIT MANAGER**

**PERIOD : 7<sup>th</sup> Feb 2022 to 29<sup>th</sup> May 2023**

**About JANA SMALL FINANCE BANK:**

Jana Small Finance Bank provides Home Loan, Affordable Home Loan ( AHL) Micro Housing Loan ( MHL), Micro Lap etc to clients and it helps to fulfill their ambitions, It brings attractive interest rates and also make it easy for avail them.

- Assessing credit and conducting reference checks, CIBIL check &TVR
- Purchase of new house / Flat
- Self Construction
- Balance Transfer
- Plot Purchase
- Top-up

**Key Result Areas:**

- Assessing credit and conducting reference checks, CIBIL check &TVR
- Preparing Credit Appraisal Memo (CAM)
- Executing credit underwriting of secure and unsecure loan products.
- Managing Valuation, Legal and Technical analysis of securities offered.
- Conducting credit appraisal as per delegation limits by adhering to set policies and process.
- Credit Assessment, Mitigation and control for individual loan application of Home Loan, AHL,MHL, M-LAP for western Odisha ( Sambalpur, Balangir, Bargarh, Jharsuguda, Rourkela and Sundargarh).
- Product Program is properly followed & responsible for the application process for login to disbursement and implementation of process, compliance for the region.
- Decision & recommendation on loan application within the prescribed TAT and through adherence to policies and credit.
- Portfolio Analysis and strategic control over portfolio.
- Liaising with appraiser & valuers on an ongoing basis to monitor collateral values and recommend to the Unit Head.
- Oversee the monthly level review with collections regarding delinquency / Losses and control less NPA and Non-stater.
- Imparting training to coordinators / Loan officers and ops staff on product, policy and software.

## **Professional Experience**

**ORGANISATION:** THIRUMENI FINANCE PVT LTD (VARTHANA)

**POSITION :** CLUSTER CREDIT MANAGER

**PERIOD :** 7<sup>th</sup> May 2015 to 4<sup>th</sup> Feb 2022

### **Key Result Areas:**

- Assessing credit and conducting reference checks, CIBIL check &TVR
- Preparing Credit Appraisal Memo (CAM) of School
- Executing credit underwriting of secure and unsecure loan products.
- Conducting credit appraisal as per delegation limits by adhering to set policies and process
- Liaising with appraiser &valuers on an ongoing basis to monitor collateral values and recommend to the Unit Head
- Ensuring audit compliance on all aspects stipulated by Head Office and regulatory compliance in the location
- Managing valuation, legal and technical analysis of securities offered
- Streamlining operations/ collections / policy / product in ensuring a smooth day-to-day functioning at the location.
- Checking the loan proposals as per the delegated authority
- Analyze the performance of existing client's loan products.
- Imparting training to coordinators/ loan officers and ops staff on product, policy and software
- Supervising the administrative work in branch
- Generating repayment schedule, SOA as per customer's request at branch.
- Answering customer queries and checking banking issues
- Leading disbursement of secured and unsecured loans as per credit grid lines
- Maintained accurate records of all chasing activity attended regular meetings to ensure all relevant debts were managed as necessary, identified changes in payment patterns and proposed actions to avert indebtedness.
- Presented monthly client statements/letters as may be agreed from time to time and developed the credit management capability within the practice
- Responded promptly and completely to both client and internal enquiries along with providing ad-hoc reporting as and when requested

## **Professional Experience**

**ORGANISATION:** ADARSH CREDIT CO- OPERATIVE SOCIETY LTD

**POSITION :** BRANCH IN- CHARGE

**PERIOD :** 23<sup>rd</sup> July 2014 to 6<sup>th</sup> May 2015

### **Key Result Areas:**

- Maintain Branch Operation.
- Maintain branch cash book, Daily cash book register, Key movement Register.
- Generate of SOA, Re-Payment Schedule and NOC as per customer's request at branch.
- Process of CASA, RD, FD, and SFD Accounts in system and complete the Branch Operation in TAT.
- Supervise the administrative works in Branch.
- Conducting training programme for Branch.
- Disbursement of PL and Project loans as per Credit guidelines.
- Assessing branch accounts and maintained branch operation
- Strategized long & short term directions through periodic progress reviews of all team members

## **Professional Experience**

**ORGANISATION:** CHOLAMANDALAM INVESTMENT & FIN CO LTD

**POSITION :** SR CREDIT OPERATION

**PERIOD :** 27<sup>th</sup> Aug 2013 to 15<sup>th</sup> May 2014

### **Key Result Areas:**

- Perform credit and reference, Cibil check and TVR.
- Preparation of Credit Appraisal Memo (CAM).
- Credit Approval of deals as per authorized limits, recommended and forwarded to Cluster / State Credit Head.
- Meets appraiser, Valuer's ongoing basis to monitor collateral values and recommends to unit Head.
- Executing credit underwriting both Commercial Vehicles and car loans at branch level.
- Maintain branch petty cash book, Daily cash book in system and Key movement register.
- DCR (Daily Collection Report) generation and banking.
- Coordination with Customer Relationship Executive (CRE) in regards to punching receipts and discrepancy receipts in system at branch level.
- Disbursement of Commercial Vehicles and car loans as per credit guidelines.
- Apply of Contract for termination, swap of PDC at branch level.
- Supervise the administrative works in branch.
- Generate Re-Payment Schedule, SOA as per customer's request at branch.
- Updating Registration Certificate ( RC), Invoice and Insurance in system
- Preparing PDD MIS for branch.

## **Professional Experience**

**ORGANISATION:** E-nxt PVT LTD (Service Provider of TATA MOTORS FINANCE LTD)

**POSITION :** BRANCH OPERATION

**PERIOD :** 07<sup>th</sup> Feb 2012 to 24<sup>th</sup> Aug 2013

### **Key Result Areas:**

- Disbursement of Commercial Vehicle and Car loans.
- PDC, Auto debit and ECS update in system.
- Cash and DD punching in system.
- Maintain Branch Cash book, Daily Cash book, Branch Petty Cash and Key movement register.
- PIS generation and banking of cash and DD.
- Maintain Pan Book Management of branch.
- Coordination with Customer Relationship Executive (CRE) / Legal Executive / Team leader in regards to punching receipts and discrepancy receipts.
- Send open RO MIS to sales department for close.
- Files send to HO for booking.
- Send booking file MIS to different department such as sales, collection and credit.
- Apply of Contract termination, foreclosure, swap PDCs.
- Supervise the administrative works in branch.
- Updation of Registration Certificate (RC), Invoice and Insurance in system.
- Prepare PDD MIS REPORT for branch.

## **Professional Experience**

**ORGANISATION:** ADFC PVT LTD (Service Provider of HDFC BANK LTD)

**POSITION :** JUNIOR OFFICER

**PERIOD :** 10<sup>th</sup> Dec 2007 to 4<sup>th</sup> Feb 2012

### **Key Result Areas:**

- Disbursement of Commercial Vehicle, Construction Equipment, TW-Wheeler and Gold loan files.
- Apply foreclosure loans, swapping of PDCs as per customer's request at branch.
- Generation of NOC, Re-Payment Schedule, Interest Certificate and SOA at branch as per customer's request.
- Responsible for handling both back office and front office retail branch operation.
- Verification and monitoring of Post Delivery Documents (PDD) received from customers.
- Updation of Registration Certificate (RC), Invoice and Insurance in system.

- Preparing PDD MIS REPORT for branch.
- Maintain login and rejection report to the concern department such as sales, collection and credit.

#### ACADEMIC DETAILS

**MBA (Finance & HR)** from Punjab Technical University, Bhubaneswar, Orissa in 2013  
**Post-Graduation Diploma in Computer Application (PGDCA)** from National Institute of Computer Education (NICE)  
Bhubaneswar, Orissa in 2006  
**Bachelors in Commerce** from Utkal University, Bhubaneswar, Orissa in 2004

#### IT SKILLS

**Accounting Package:** Tally 7.2  
MS Office  
**Operating Systems:** Windows 7, Windows XP, Windows 98, Windows 2003  
**Other Skill**  
English 40 W.P.M

#### PERSONAL DETAILS

**Date of Birth:** 2<sup>nd</sup> July 1982  
**Address:** Plot No.- 245, At- Badagada Canal Road, Laxmi Vihar Phase-2, P.O. Badagada Brit Colony, Bhubaneswar-751018.  
Orissa