

CURRICULAM - VITAE



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Mr. SANJAY SAHA Senior Manager (Business Support & Operations) at Srei Infrastructure Finance Limited since 19-11-2016

❖ OBJECTIVES:-

Being a hard worker and honest person I have the zeal of a collaborative team player. I have the will to work in a challenging environment which will enable me to utilize my knowledge, skills in contributing to the organizational growth. It will provide me an opportunity to build a result oriented and meaningful professional career, also to secure a position with a well established organization in a stable environment. This will lead to a lasting relationship in the field of working. I respect the work and hard worker also. I always prepare myself to get involved honestly in any responsibilities at any point of time. By the attachment with a valuable organization it will facilitate me in my career growth and simultaneously taking part in the growth of the Organization with my knowledge, skills, and experience with due diligence. This cycle will help me to fulfill my own dreams in life for my family.

❖ PERSONAL PARTICULARS :-

Date of Birth	: 29 th October 1976	Born & Brought Up	: Kolkata	Marital Status	: Married
Family Members	: 3 + 1	Dependent Members	: 2 + 1	Nationality	: Indian
Religion	: Hinduism	Caste	: General	CTC	: 6.72 L.

❖ EDUCATION :-

Bachelor of Commerce	-ShyamaPrasad College under Calcutta University - Year 1998 – Marks obtained 41.30%.
Higher Secondary	- Modern High School under W.B.C.H.S.E Board – Year 1996 – Marks obtained 49.60%.
Madhyamick Pariksha	- Modern High School under W.B.B.S.E Board – Year 1994 – Marks obtained 58.11%.

CURRENT JOB RESPONSIBILITIES

At Srei Equipment Finance Ltd , Kolkata Head Office, Plot-Y10, Block EP, Sector-V, Salt Lake, Kolkata-700091.

Designation – Senior Manager (Business Support) Effective from 1st April 2024 and also transferred in the payroll of Srei Infrastructure Finance Limited Effective from July 2024. Joined Srei Equipment Finance Limited on 19-11-2016.

1	Repossession Activity – <ul style="list-style-type: none"> • Checking & Due Diligence of Repo Documents received as per the process. • Checking of the Assets parked at yard and Authorization in Omni App. • System Repo Tagging after above Due Diligence & DOA Compliance. • Information to Assignee Banks & Co-Lender Partner Bank of repossession of an Asset. • Sending details for issuance of Termination Notice for Asset repossessed.
2	Repo Sale Activity- <ul style="list-style-type: none"> • Checking & Due Diligence of Repo Sale Documents received as per the process. • Checking of GST Applicable rates & Calculation, Realization of Funds & Approval as per DOA • System Sale Accounting & Issuance of Delivery Order. • Issuance of Tax Invoice through IDT Team and Post Sale Documents (Original Invoice, RTO Documents, NDC, etc.) to the buyer. • Issuance of Form 36 to the buyer and Requested Letters to RTO
3	MIS Preparation - <ul style="list-style-type: none"> • Monthly Assets Repossessed during the month • Repo Stock Report at every month end • Monthly Sale Report at the end of each Month. • Post Sale Documents MIS with details and Status. • TCS Liability MIS on month basis for the Sale Cases.
4	Figure confirmation - <ul style="list-style-type: none"> • Prepare Excel Calculation for the total dues for the captioned contract after adjusting the sale value of an asset. • Calculation of Profit on Sale Amount to be refunded after adjustment of all dues from the customer.
5	Record Management - <ul style="list-style-type: none"> • All Repo & Repo Sale Documents are tagged in Omni-Docs to the specific contracts.
6	Audit Compliance – <ul style="list-style-type: none"> • Sharing of Documents for Repo & Repo Sale with Internal & External Auditors after proper Due Diligence.
7	Refund Process – <ul style="list-style-type: none"> • Do the process of Refund based on request from Party.

❖ **SKILLS & ABILITIES :-**

Language – Bengali & English (Reading, Writing & Speaking), Hindi (Reading & Speaking)

Field Skills –

1	Product Knowledge in Secured Loans	11	Customer Contact Point Verification in Residence & Office
2	Kyc Documents Knowledge	12	Vehicle Inspection & Product Viability Preparation
3	Credit Underwriting Oriented Processing Jobs	13	All Kinds of Data Compliance with Due Diligence
4	Customer's Financial Status Analysis Jobs	14	Several Kinds of MIS Preparation
5	Customer's Credit Analysis	15	Internal & External Audit Compliance with Due Diligence
6	Financial Lending Operational Jobs & Coordination	16	Participation in Branch Management
7	CIBIL & Dedupe Analysis	17	Collection Follow up with Customers & Bi-Product Selling
8	Asset Repossession & Sale Process in System	18	Information Sharing to Assignee Banks & Co-Lending Financial Partners
9	Operational Jobs After Repossession & Sale	19	Outstanding Closure Figure Calculation for Settlement
10	Data Record Management	20	Refund Processes

Computer Skills - Operating in Windows system by using operating tools Microsoft excel, Microsoft word, Microsoft Outlook, Ms Outlook Express, Internet , Microsoft Power point, Worked in Fin-one (LOS) etc. Omni Scanning also.

Personal Skills– Honest & Introvert in person, Eager to find out the base matters related to anything, Love to keeping relationship with all good friends. Helping minded nature. Prefer logical understanding. Positive Minded.

Abilities – Honest Worker, Team co-ordination & Leadership, Time Management, Detail Oriented, Communicative, Client Service, Cash Management, Regulatory Compliance etc. I prefer always to get complete all work systematically within scheduled time. I don't prefer repeated work.

Hobbies – The hobbies are listening music of golden era, love to spend time with my family members.

23 Years+ Working Experience Summary. (Detailed below step by step).

I performed mostly Credit jobs for financial loan products for several financial institutions directly in my 21 years+ career. I started my career in Sept 2001 under a CPV Agency as a Field Investigation Executive and experienced in various fields like Contact Point Field verification & Tele Verification for Credit Card Applicants & Several Financial Loan Applicants of ABN Amro Bank, ICICI Bank, Tata Home Finance, SBI Card, HDFC Card, GE Capital Finance etc. Later I was promoted to as a CPA Supervisor for Credit related back end operational jobs. It was the job of file processing from new login to disbursement for Auto Loan & Commercial Vehicle loan of HDFC bank.

In March'2008 I joined Reliance Commercial Vehicle Finance CPA and then joined Shriram Transport Finance Company Limited (STFC) in Dec' 2008. I performed the Credit evaluating jobs in Reliance & in STFC for Commercial Vehicle Finance. I joined STFC as an Executive & at last had been promoted to as an Assistant Manager with job role of a Branch Team Leader cum Credit underwriter.

In Nov 2016 I joined Srei Equipment Finance Ltd as a Manager in CSQA Operations and presently attached to Portfolio Management Team. Presently in Srei I have the several operational responsibilities (Detailed above).

Till this day a vast experiences in Credit jobs and Operational Jobs of CVCE field are in my bag. With this small part of asset I am looking after a job role with higher responsibility in linked field. Then It will be a road to perform satisfactorily. I love this field and it taught me more than my expectations.

Past 15 Years Working Tenure Detailed below:-

1. Shriram Transport Finance Co Ltd

Regd.Off = Shrachi Tower, 2nd Floor, 686, Anandapur, Ruby EM Bye-Pass, Kolkata – 700107

Tenure: 01/12/2008 to 18/11/2016

Designation:- Assistant Manager (Branch Team Leader cum Credit Underwriter) [Last Job Role]

Shriram Transport Finance Co Ltd is a South Indian based NBFC. It provides financial assistance to the Truck drivers, Machinery Operators, Tractor owner etc. It's basically focused on used vehicles and rural development finance. Besides it provides financial assistance as Tyre loan, Gold Loan, Insurance Loan, Personal Loan, Working Capital Loan, Engine repairing loan Co-Branded Credit cards etc.

In 12/2008 I joined the company as an Executive for Siliguri Branch.

In 12/2009 transferred to Krishna Nagar Branch.

In 12/2010 transferred to Kolkata South Branch (at Behala) with promotion as Senior Executive.

In 02/2014 transferred to Barasat Branch with promotion as an Asst Manager (Branch Team Leader).

In 22/05/2015 transferred to Tamluk Branch.

In 06/2015 transferred to Kolkata Regional Office as a Coordinator of National Head (Passenger Vehicle Segment and Hard Bucket Recovery).

My achievements were that I was been awarded with Promotions & Incentives in each year.

Worked in Loan Products were:- 3 wheeler, Auto loan, Tractor, Commercial vehicles (Four wheels to multi axle assets), Tyre Loans, Credit Card Processing, Gold Loans , General Insurance, Engine repairing loan etc.

2. Reliance Capital Limited (Under Payroll of Reliance HR Services Pvt Ltd)

Regd Off:- , C/O Reliance Capital Limited, 1, Shakespeare Sarani , 7th Floor, Kolkata – 700071

Tenure:- 03/2008 to 11/2008

Designation:- CPA Executive

Reliance Capital Limited under this a business was run as commercial vehicle finance. It was involved basically into new vehicle finance, i.e. Auto loan, Commercial vehicle loan.,

As a CPA Executive of CV & CE deptt involved into the entire activities of CV & CE Assets' Loan files Processing from login to till disbursement i.e. Credit Jobs through LOS system (Loan Originating System).

3. Guha Roy & Associates (CPV Agency & CPA)

Regd Off:- Guha Roy & Associates , 43 , Karaya Road , Kolkata. Pin – 700017

Tenure:-09/2001 to 02/2008

Designation:- Executive

Guha Roy & Associates was a Chartered accountant firm and mainly the CPA & CPV Agency of Banks and Financial institutions. It was involved into Physical field Investigation of Residence & Office of the applicant's and tele-verification at both residence & office of the applicants (who applied for credit card & loan respectively). Besides that it was also involved in Credit Jobs of several loans for different Banks' & Financial institutions as a CPA. Above all it had the jobs of Taxation & Auditing.

Since 09/2001 to 12/2003 as an Executive (Field investigation)

Since 12/2003 to 04/2007 as a CPA supervisor

Since 04/2007 to 02/2008 as a FI supervisor

I hereby furnished all the details above are correct in all aspect to my knowledge.

Date : 14th November 2024
Place : Kolkata



SANJAY SAHA