

UMAKANTA RAY

AREA : Sajanopally, Beside Abdarpur FCI Ground, P.O-Barabagan, P.S-Suri, Dist.-Birbhum, WB-731103
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CAREER OBJECTIVE :

Highly productive of Banking Operation (JLG) domain with 2 years' experience and Insurance Health Underwriter 2 years with operation manager and team handling 6 Sales Manager and 300+ Advisors and as an internal audit dept. responsible for 2 State WB and CG along with 6 branch handle of delivering branch portfolio risk, exceptional communication and interpersonal skills and now set my career as Service and Operation Manager in health insurance with running job profile responsible for 4 Dist. Emerging markets, seeking for long term position for my career and I'm also ready for relocate from my area.

PROFESSIONAL EXPERIENCE:

Aditya Birla Health Insurance Co. Ltd. (Subsidiary of Aditya Birla Capital)

Assistant Manager--Branch Service & Operation --- From 24th July 2023 to till Now...

Job Details and Responsibility:

Handling all over branch operation and service related activities with 6+ Agency Managers and 500+ advisors. Application Processing -NB/RN. Financial Activities, Banking & Reconciliations. Quality - Audit/Compliance, Claim process and servicing, Close CRM and QMS within TAT. Trained advisor's related to products. Looking after 4 dist. Emerging Market service and operation related query.
Reports to: Cluster Manager-Service and Operation (Health Insurance)

Unity Small Finance Bank Ltd.

Senior Executive--Internal Audit (Inclusive Banking) ---- From 05th April 2023 to 21st July 2023 (WB & CG Location)

Job Details and Responsibility:

Conducts surprise branch visits for investigation. Checks all the branch registers. Checks Physical Disbursement Process. Visits collection centre during collection and observes the process followed. Surprise visits the customer's place and cross verifies client details. Random visits to client with CRM for the quality checking of initial process. Random visits to client with Branch Manager for the quality checking of PD process. Provides necessary training to the branch staff for improvement.
Reports to: State Head-Internal Audit (Inclusive Banking)

Star Health and Allied Insurance Co. Ltd.

Executive--Underwriting Officer ---- From 09th February 2021 to 01st April 2023

Job Details and Responsibility:

Handling Branch all over operational, accounts and admin related activity and 6 Sales Manager and 300+ Advisors. Provide excellent customer service according to customer needs. Consistently meet cycle time/productivity goals that are aligned with corporate objectives Examine documents for completeness Followed Up with Marketing Dept for any query. Build reports to update the company on the team's progress and rapport building with the internal audit.
Reports to: Branch Manager (Rural Vertical)

RBL Finserve Ltd. - Subsidiary of RBL Bank

Executive--Branch Operation Executive ---- From 13th March 2019 to 07th February 2021

Job Details and Responsibility:

Handling Branch all over activities. Analyse applicant's financial status and credit to determine feasibility of granting loans. Responsible for assign work and complete with in given time (as per company TAT) Maintain Branch Record and cashbook ledger voucher software day to day and daily & monthly report File Disbursement for JLG vertical, data entry, excel sheet database. Branch customer follow up and also marketing loan staff. Cash Maintaining and deposit the same in daily basis.
Reports to: Branch Manager (JLG)

PROFESSIONAL SKILLS:

One Year course of Diploma IN Computer Application & Tally ERP9 MS. Excel (Data validation, Vlookup, Pivot Table etc.), MS. Word, MS. Office, Oracle, TCS Portal, MIS Report, Team Handling.

ACADEMIC QUALIFICATION:

WBBSE-Madhyamik -All Subjects-52.28%

WBCHSE-Higher Secondary-Commerce-62%

The University of Burdwan-Bachelor of Business Administration(BBA)-Accounting and Finance-60%

CERTIFICATION ACHIEVE:

- ❖ From Risk Pro—1. C-SCRM (Cybersecurity Supply Chain Risk Management)
2. DRA (Digital Risk Management)
3. DCRM (Data Center Risk Management)
4. FI&IA (Fraud Investigation & Internal Audit)
- ❖ Appreciation Certificate Received from “Compliance and Fraud Awareness Week”.
- ❖ From Coursera- 1. Strategic Management (Copenhagen Business School)

LANGUAGES DETAILS:

Bengali-Read, Write, Speak...

Hindi-Read, Write, Speak...

English-Read, Write, Moderate Speak....

PERSONAL DETAILS:

DATE OF BIRTH : 09th November 1996

MARITAL STATUS : Married

NATIONALITY : Indian

GENDER : Male

FATHER'S NAME : Late Saradakanta Ray

MOTHER'S NAME : Atashi Ray

PLACE: Suri, Birbhum.

DATE:

SIGNATURE