

**DEBASHISH KUNDU**

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**CREDIT UNDERWRITING & OPERATIONAL RISK MANAGEMENT PROFESSIONAL WITH RICH EXPERIENCE IN RETAIL LENDING BUSINESS. INTEREST IN RURAL & MICROFINANCE, FINANCIAL INCLUSION & CSR ACTIVITIES. ALSO SEEKING OPPORTUNITIES IN SOCIAL DEVELOPMENT SECTOR**

Offering over 15 years of experience

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**PROFILE & STRENGTHS**

- ◆ Competent & result oriented professional in retail lending business, having experience across various functions -Credit Risk Underwriting & Credit Administration, Operational Risk Management, Delinquency Control, Portfolio Management ,Customer Relationship Management , Vendor Management and Audit & Regulatory Compliance; currently serving as Regional Head (Assistant General Manager) in Manappuram Finance Limited .
- ◆ Proficient in handling large team. Responsible for Business development ,team building & setting up branches across Maharashtra .Also managed the operations team comprising of sixteen direct & seventy six indirect reportees across nineteen locations in my previous job. Strong Communication skills –Verbal , Written & Interpersonal
- ◆ Exposure across handling multiple loan products like Mortgage Loans & Home Loans, Merchant banking Overdraft, Lease Rental Discounting , MSME Loans , Residential Project Loans to builders & Mortgage Backed Agricultural Lending and rural sector lending
- ◆ Strict Adherence to policies and processes to achieve quality business without compromising on the process turnaround time

**Core Competencies/Skills**

- ◆ Credit Risk Underwriting ◆ Operational Risk Management ◆ Delinquency Management ◆ Process Compliance ◆ Audit & Regulatory Compliance ◆ Financial Planning & Analysis ◆ Budgeting ◆ Vendor Management ◆ Business Analytics
  - ◆ Strong Interpersonal Skills ◆ Sharp Analytical Skills ◆ Client Relationship Management ◆ Team Management ◆ MSME Loans Home Loan & Mortgage Loans ◆ Working Capital Loans
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**PROFESSIONAL EXPERIENCE****Manappuram Finance Limited**

State Head (Small & Medium Enterprises Business)

July 2015 till June 2016

With long years of experience in gold loans, Manappuram Finance has recently forayed into property loans in order to diversify the retail lending business. My responsibilities pertains to building up infrastructure and enablers for starting the business.

- ◆ Business development in Maharashtra by setting up Sales , Credit , Operations and Recovery verticals
- ◆ Setting up Branch network , Manpower recruitment , identifying Vendors & Business Associates/franchisees across Maharashtra
- ◆ Responsible for creating system , processes and infrastructure for timely processing of loan proposals

**DEWAN HOUSING FINANCE LIMITED**

Feb 2013 –June 2015

**Senior Chief Manager (Operations)**

- ◆ Looking after entire spectrum of loan sanction and disbursement operations across Maharashtra & Goa comprising nineteen branches and service centers with cumulative disbursements worth INR 70-75 Crores per month .
- ◆ Monitoring the performance of a team of 19 operations managers across the assigned territory. Team size is seventy five
- ◆ Responsible for Creating systems, processes, team & infrastructure to aid smooth & timely processing of loans in my territory while ensuring risk mitigation.
- ◆ Responsible for credit sanctioning and disbursement of loans by adhering to prudent policies and processes. Major focus is on disbursement to the Low & Medium Income segments in line with the management vision. 60% of total disbursement is in affordable housing segment.

- ◆ Competently maintaining highest standards of customer service giving preference to customer satisfaction & promptly resolving their queries. Focus on customer retention and on referral and repeat business.
- ◆ Ensure healthy portfolio by minimizing operational errors and monitoring early delinquency and cheque bounce trends.
- ◆ Responsible for audit and regulatory compliance for the assigned territory
- ◆ Received the highest performance rating and promotion for the period 2013-14

**DEUTSCHE POSTBANK HOME FINANCE LIMITED**

**Apr 2008 - Jan 2013**

**Senior Operations Manager**

- ◆ Responsible for branch operations including Credit appraisal , Disbursement process management, Loan recovery , customer life cycle management & customer retention , Vendor Management and audit compliance etc.
- ◆ Authorised monthly sanctions worth INR 25 Crs and disbursement worth INR 15 Crs
- ◆ Managed Portfolio of INR 227 Crores by focussing on customer service & retention and controlling delinquency
- ◆ Successfully led a team of officers responsible for Credit appraisal, disbursements, recovery , branch accounting & customer service
- ◆ Received outstanding performance rating and promotion for the period 2010-11

**FULLERTON INDIA CREDIT COMPANY LIMITED**

**Sep 2007 –Mar 2008**

**Branch Manager**

- ◆ Spearheaded efforts towards managing overall branch sales & operations with key focus on achieving disbursement targets, loan recovery, cost control and achievement of branch profit.
- ◆ Contributed towards making branch grow as a profit centre; also ensured compliance with statutory/ regulatory requirements specified under different acts governing organization regulations.
- ◆ Outstanding contribution in augmenting and generating branch revenue while coordinatig with a team of 16 Relationship officers , two Relationship Manager , One credit manager and a Collection Manager while ensuring to ehace
- ◆ Led efforts towards Identifying & quantifying credit risks, implemented measures to minimize risks within an independent decision unit to ensure an objective view and decision on credit request and credit exposure.
- ◆ Assessed internal and external customer feedback; identified areas of improvement, ensured prompt resolution of queries and grievances thereby ensuring customer delight.
- ◆ Accountable for maintaining a healthy portfolio and managed recoveries/ collections and rendered advice regarding legal steps against seriously delinquent accounts.

**HDFC BANK LIMITED**

**July 2004 - Aug 2007**

**Credit Manager (Business Banking)**

- ◆ Led efforts across the whole gamut of credit functions including credit appraisal, putting up recommendations, getting sanction, setting up of credit limits, pre-payment/repayment of credit limits as well as post-sanction follow-up and recovery.
- ◆ Significant role in establishing the credit division of Loan against Property and Loan against rent securitisation in all locations of Gujarat & Madhya Pradesh.
- ◆ Projected long term and short term working capital requirements of the customers/firm using Maximum Permissible Bank Finance methods depending on the scale of the unit; handled Pre and post disbursement documentation formalities and disbursing loan after considering legal and technical aspects.
- ◆ Accountable for managing credit risk function in mortgage product for seven locations across Gujarat & Madhya Pradesh.
- ◆ Lead efforts across handling entire gamut of banking operational activities such as monitoring existing accounts for conduct, timely payments and recovery of interest, marketing and cross-selling various credit & deposit products.
- ◆ Involved in executing Credit policy and procedures with a target to build up good portfolio and had effective control on delinquency.
- ◆ Handled overall operations pertaining to Legal matters, valuation and Field Investigation Agencies & credit processing agencies in all seven locations.

**ICICI HOME FINANCE COMPANY LTD.**

**Aug 2001 –Jul 2004**

**Branch Credit Manager**

- ◆ Managing the Credit Processing Team , Credit Appraisal, Risk Assessment, Audit Compliance, Legal Affairs and Collections at Branch level.
- ◆ Recipient of the 'Best Credit Manager' Award in Gujarat for the year 2003-2004

**GRUH FINANCE LTD.**

**Dec 1995 – Jul 2001**

**Branch Manager, Vadodara Branch.**

- ◆ Headed overall branch operations with key focus on achieving disbursement targets, loan recovery, retail deposit mobilization, cost control and achievement of branch profit.
- ◆ Recipient of Award and Merit Certificate for 4 consecutive years (1996-2000) for OUTSTANDING performance as Branch Manager.

**BARODA DISTRICT MILK PRODUCERS' UNION**

**Jun 1991 – Nov 1995**

**Purchase Executive**

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#### **ACADEMIC & PROFESSIONAL CREDENTIALS**

**Post Graduate Diploma in Rural Management**

Institute of Rural Management, Anand (IRMA)

**Bachelor of Science (Agriculture & Animal Husbandry)**

G.B. Pant University of Agriculture & Technology, Pantnagar

**Advance Diploma in Financial Management (through Correspondence)**

All India Management Association, Delhi

**Post Graduate in Diploma in Materials Management**

Indian Institute of Materials Management, Bangalore (through Correspondence)

**Pursuing PhD (Business Administration) at Aligarh Muslim University.**

**“Addressing Demand Side Factors Of Financial Inclusion” published in Journal of Co-operative Management July-Sept 2015**

**“Microfinance Delivery Institutions In India – Governance And Management Challenge” published in Journal of Commerce & Management**

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