

# **RESUME**

## **TUSHAR CHATTERJEE**

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- Mobile :- 9201055505

### **INSPIRATIONAL THOUGHT**

An hard working and innovative team player possessing excellent communication, inter-personal and presentation skills, with strong mind-set, Administrative Capabilities and Intellectual Potential to meet set objective. Proficient at work and perform under demanding conditions and meeting tight deadlines under diverse environment.

### **CURRENT STATUS**

#### **Worked at :- UGRO CAPITAL LTD.**

**Designation:-** Sr. CLUSTER CREDIT Manager since NOV -2024 to. To Till date.

**Hr Grdae :-** SR. Manager

**Location :-** Indore 2 CLUSTER including 9 Branches

#### **Role & Responsibility :-**

- \* PD Authority ticket size upto 3 cr
- \* Sanction authority upto 40 lkh ,
- \* .Team Handling
- .Appraise /underwrite the loan.
- Manage quality of portfolio
- Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the file / docket.
- Responsible for TAT of delivering sanction letter and disbursement.
- Resolve customer issues and legal cases pertaining to sanction and disbursement process.
- Conduct Training sessions.

#### **Worked at :- Capri Global Ltd**

**Designation:-** Sr. CREDIT Manager since June 24 to. To Sep 24

Job left due to my. Mother diagnosis 4 th Stage cancer

**Hr Grdae :-** SR. Manager

**Location :-** HARDA khategaon Khandwa , Sanawad

#### **Role & Responsibility :-**

PD Authority ticket size upto 1 cr  
Sanction authority upto 25 lkh ,  
Handle team of 5 BCM , 1 Cpa  
Built good portfolios and management  
Sanction under TAT , Coordinate with RCU , FI , LEGAL , TECHNICAL VENDORR

#### **Worked at :- Agrim Housing Finance ltd.**

**Designation:-** Branch Credit Manager since Dec-2022 to. May 2024

**Location :-** Indore

#### **Role & Responsibility :-**

- PD (Personal Discussion) with Customer on every case .
- Being an Underwriting Manager oversees the review and approval process for decisions and recommendations related to complex cases.

- Analyze financial data related to loan requests. Evaluate loan documents are to insure accuracy and completeness.
- Communicating with borrowers to explain details of their loans, including interest rates, terms of repayment, and other important details
- Review and analyze loan applications to assess creditworthiness, capacity, and collateral
- Calculate debt-to-income ratios
- Analyze financial statements ,Review and update credit reports

**Worked at :-Mahindra Rural Housing Finance Ltd**

**Designation:- manager Credit/operation:- since Feb -2022 to 15.10.2022**

**Role & Responsibility :-**

- To maintain the TAT from login to disbursement .
- PD (Personal Discussion) with Customer on every case .
- Property visit , initiate the legal & technical report &,coordinate with legal & technical expert on all HL/LAP loan
- Perfome various long & short form Credit Audit as required.
- Made credit decision , with assign senior authority
- Assessment / Check the loan eligibility of salaried & Business profile cases.
- Ensuring Compliance with Organizational credit policy.
- Credit underwriting, CAM making , calculated the FIOR ,DBR, LTV.
- Conduct the personal meating or conversion with customer find the end use of rest loan amt.
- Maintain the daily mis and report to my territory head .
- Verify the all paper as per case & mortgage property paper cross verify.
- At the time of file booked OTC, PDD approval taken with my higher authority
- Managing the Loan Disbursement process.
- Proper file checked at the time of final disbursement as per as Policy
- Working exp in Finone – Atoms – Crm software etc.

**Worked At:-ICICI BANK LTD**

since 03-July-2019 to 07-Jan -22

**Designation:- Deputy Manager Loan Department Posted at indore and handle the 11 location**

**Role &Responsibilities :-**

- Taking care of files witch are sourced by sales team.
- Taking care of Branch Cash Audit & Receipt Book Audit.
- Assessment / Check the loan eligibility of salaried & SENP profile cases.
- Managing the Loan Disbursement process
- Manage CRM Team, Credit department , worked in rlos software
- Ensuring of login of complete files as per checklist.
- Monitoring daily logins and disbursals and reporting to management.

- • Created and implemented robust company credit policies, limiting financial risk
- • Compiled databases of applicants' credit histories, financial statements and personal details
- • Determined approval or disapproval based on accepted risk profiles.
- • Educated customers about conditions of credit and loans, repayment requirements and loan periods.. .
- • Managed all reporting, documentation and record-keeping requirements for department.
- • PD (Personal Discussion) with Customer on every case .
- • Assessment / Check the loan eligibility of salaried & SENP profile cases

### **Previous Work Experience**

**Worked At :** FULLERTON INDIA CREDIT COMPANY LTD. From OCT-2017 - July-2019 As a CPA in DSA Channel

- Working with the CRM, FINONE software
- Monitoring daily logins and disbursements and reporting to management.
- Ensuring Compliance with Organizational credit policy.
- KYC Verification. Customer Profile Creation. Cibil Generate
- Cam Generate. Handle for Disbursement Process. Final Document Signature.
- Ensuring of login of complete files as per checklist.
- Regular monitoring of the SUD (Sanction un disbursed) data and converting the same into disbursement.
- Taking active participation with Ops team for resolving of PDD. (Post disbursement document).
- Ensuring the timely pay-out of the channel partner
- Login with CRM software and scan the disbursement docket

### **Previous Work Experience**

**Worked At:** I was Worked as M.I.S Executive in Circulation Department in Dainik Bhaskar, posted in Khandwa (M.P) since 11 Oct. 2010 to 9 March 2013..

### **JOB PROFILE IN THE DAINIK BHASKAR**

- 1 Handle the ABC Audit working in khandwa unit.
2. Providing daily MIS report of city/Up-country areas to HO giving complete information like Reader's survey, Competitors Activities, Daily Sales report, Collection report etc
3. Supervising daily & monthly MIS & other reports like Sales Chart, Comparative Chart, and Print & Supply order.
4. All entry's in SAP regarding billing & recovery.
5. Established the New Circulation agency .With new commission.
6. Edition wise special segment circulation working, plan with the full Management.
7. Circulation agent commission slab plan..
8. Co-ordination with HO and resolving the issue,if any.
9. Monitoring of Routine Circulation functions & operations.
10. Monitoring the Routine centre work & give the competitor detail on daily basic ..
11. Working on the strategy planning of brand promotion.

12. Coordinating with other departments in reader interaction activities to increase the sales & circulation of product.

### ACADEMICS QUALIFICATION

Degree	Institute/college	Board/University
B.COM	S.N.P.G.COLLEGE KHANDWA.	D.A.V.V,UniversityIndore
Higher Secondary	ST.PAUL Higher SecondarySchool Khandwa .	M.P Board,Bhopal
High School	A.K.N.K.High School Khandwa	M.P Board,Bhopal

### COMPUTER PROFICIENCY

DCA(DIPLOMA IN COMPUTER APPLICATION ).

SAP KNOWLEDGE.

GOOD HANDS ON ALL THE INTERNET APPLICATION RELATED WORK.

### PERSONAL INFORMATION

Father's Name : Late Shri A.K. Chatterjee  
Date of Birth : 10th May 1985  
Nationality : Indian  
Marital Status : Married  
Language known : English & Hindi ,Bengoli  
Permanent Address : S/o Late Shri A.K.Chattejee  
37, Face II kaveri vihar near dadaji kirana store khandwa

DATE:-

PLACE:-

Tushar Chatterjee