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# ARINDAM SINGHA

Senior Manager

## PROFILE

Young, energetic & result oriented Post Graduate professional with 17 years experience in Business Development Management and Credit & Risk Management domain in leading organization in the Banking & Financial Industries.

## PROFESSIONAL EXPERIENCE

### Business Head

Jan '20 - Apr '21

#### BLFS SALES PRIVATE LIMITED

Kolkata

*Responsible to build a quality portfolio of Retail Assets Loan (MSME Loans - LAP & Unsecured Business Loans, Salary PL & Home Loans) \_Region: Kolkata, & Durgapur Locations \_Average Ticket size of Loans - Unsecured Business Loan is 5 lacs / Secured Business Loan is Rs.10 lacs / Big Ticket size of loan is Rs.50 lacs to Rs.1 Cr / HL is Rs.30 lacs*

- Expanding and managing our Secured & Unsecured Loans vertical as a standalone business unit with well-defined performance targets in terms of growth and profitability.
- Keeping a tab on latest developments in the industry and identify growth opportunities for the company.
- Identify new sales and marketing opportunities for new products, bank partners and channel partners.
- Forging alliances and working out agreements with banks and channels to expand our product and service offerings.
- Work along with sales teams to ensure that we deliver of the performance targets committed to our partners.
- Align our sales delivery model to meet customer, bank and channel expectations.
- Developed and executed strategic initiatives to implement key changes and improvements in business development and sales programs.
- Defined and integrated roles, responsibilities and processes for business team and data management organization.
- Completed and submitted monthly and yearly reports to support executive decision making.
- Conducted cold- calls to prospect external lead sources and advance sales process.
- Maximized revenues in several programs by implementing creative sales training techniques.
- Fostered and facilitated relationships with product distribution channels to increase product sales.

### Regional Credit Manager

Apr '18 - Nov '19

#### UTKARSH SMALL FINANCE BANK

Kolkata, Dhanbad & Patna

*Responsible to build a quality portfolio of Retail Assets Loan (MSME Loans - LAP & Unsecured Business Loans, Salary PL & Home Loans) \_Region: Kolkata, Jharkhand & Bihar Locations \_Average Ticket size of Loans - Unsecured Business Loan is 7.50 lacs / Secured Business Loan is Rs.15 lacs / Big Ticket size of loan is Rs.50 lacs to Rs.1.5 Cr / HL is Rs.15 lacs*

Job Responsibilities:

#### Credit & Risk -

- Manage credit functions and development of entire region.
- Oversee the underwriting of the loans in the Hub & branch level.
- Review the underwriting process at Hub level.
- Conducting detailed appraisal of the loan proposal including analysis of financial statements & projections, computation of ratios, assessment of repayment capacity, internal rating review, assessment of risks & preparation of the standard CAM for submission to sanctioning authority.
- Verifying MCA, Credit Bureau Report, Litigations against company/promoters etc through Legal databases & feedback from the Legal Dept.
- Review of KYC, related party transactions & identification of beneficial owners & politically exposed persons.
- Feedback taken from Legal Dept, on Title search & Valuation, bankers, suppliers, customers & other lenders of the clients.
- Review all loan proposals in details recommended by Credit managers for decision and according to these cases is accepted or rejected.
- Details analysis of Individual & Institute Financial (P&L A/C and Balance Sheet) and CIBIL/CRIF & Commercial CIBIL Report regarding verification of credit worthiness of proposed applicant/co-applicant for proper judgement & perfect decision-making.
- Ensure all loan application is appraised as per credit policy and within applicable TAT.
- Monitoring whether decision has been taken of all accepted cases as per decision matrix grid or not.
- High-ticket size cases recommended to higher authority with proper deviation captured & support to them to take proper decision & close the case as per credit norms.
- Forward request for approval after reviewing the file beyond limit to the senior authority as per approval matrix.

- Analyzing the portfolio health and risk involved in particular segment of assets & profile and giving timely feedback to senior management & sales team.
- Monitor and enforce approval rate and TAT as per prescribed standards.
- Interacting with customers in the course of personal discussion during senior visit of those proposal value >=5.25 lacs.
- Also personally visit the largest customers to establish relationship.
- Monitor periodic credit review of the existing customers.
- Visits to outstation branches as per the instructions of the competent authority in relation to the matters connected with Credit Appraisal/PD / Sanction matters.
- Monitoring of loan accounts, checking of loan documents and supervising the timely preparation of MIS reports.
- Evolve underwriting norms customized to the local market (Kolkata, Jharkhand & Bihar market) needs and update the credit bulletins.
- Responsible for fraud management & risk mitigation activities.
- Identify fraudulent practices and mitigate risk through changes in policy and process Collection & Delinquency controlling -.
- Monitoring collection as per repayment schedule from customers.
- Ensuring portfolio quality is maintained at the highest standards and delinquency is under control.

#### **Team handling & Hub handling -.**

- Good knowledge of Team handling & multiple branches handling experience.
- Manage the team of Credit Managers (> 10 No Credit Managers Team & 7 branches under supervision) & take constant feedback from the team to clear any bottlenecks / solve any issues and ensure least attrition in the region.
- Leading, mentoring & monitoring the performance of the team members to ensure efficiency in process credit operations.
- Also, provide for ongoing training of the credit managers on credit policy and improvement areas.

#### **Vendor supervision -.**

- Responsible for Vendor Management for entire region.
- Co-ordinate with Legal, Technical & FI Agencies & manage the legal & technical evaluation process in the Hub Region.
- Appoint and manage external agents for verification process: Fraud investigation, Legal verification and technical evaluation.
- Tracking agencies performance on TATS.
- Formulate and manage the Legal & Technical evaluation process and policies in the hub region Co-Ordination & support to other departments -.
- Coordination with sales, operations, Risk, Disbursement & Audit department for smooth functions in region.
- Assist the Risk Management Group in research and analysis on industries/clients/markets.

#### **Credit Manager**

May '16 - Apr '18

#### **HDFC CREDILA FINANCIAL SERVICES LTD**

Kolkata

*Responsible to build a quality portfolio of Education Loans*

- Credit Underwriting | Credit verification | Credit evaluation | Credit decisions | Vendor supervision

#### **Credit Manager**

Sep '15 - Apr '16

#### **JANA SMALL FINANCE BANK**

Durgapur

*Responsible to build a quality portfolio of Retail Assets Loans (LAP & Unsecured Business Loan)*

- Credit Underwriting | Credit verification | Credit evaluation | Credit recommendation to higher management for decisions | Vendor supervision

#### **Credit Relationship Manager**

Jan '15 - Aug '15

#### **HDB FINANCIAL SERVICES LIMITED**

Kolkata

*Responsible to build a quality portfolio of Retail Assets Loans (LAP & Unsecured Business Loan)*

Credit Underwriting | Credit verification | Credit evaluation | Credit recommendation for decisions | Vendor supervision

#### **Credit Admin Executive**

Sep '12 - Dec '14

#### **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**

Kolkata

*Handling Vehicles Loan (CV/CE/Auto/Used vehicles)*

- Credit Operations activities handling in branch and also responsible for cash management (rotational basis)

#### **Executive - Securitization**

Sep '07 - Dec '11

#### **MAGMA FINCORP LTD**

Kolkata

*Handling Vehicles Loan (CV/CE/Auto/Used vehicles)*

- Credit Operations activities handling in HO for portfolio securitization

#### **Executive - Securitization**

Jan '04 - Aug '07

#### **PAMAC FINSERVE PRIVATE LIMITED**

Kolkata

*Handling Vehicles Loan (CV/CE/Auto/Used vehicles)*

- Credit Operations activities handling in HO for portfolio securitization

## EDUCATION

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- Post Graduate Diploma in Financial Management \_ Institute of Management Technology (IMT), Ghaziabad in 2018
- Master of Business Administration (MBA) in Financial Management \_ Annamalai University in 2014
- Bachelor of Commerce in Accountancy \_ University of Burdwan in 2001
- 12th - Commerce \_ WBCHSE in 1998

## AREA OF EXPERTIES

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Business Development | Business process management

Risk & Credit Management | Credit Underwriting | Credit verification | Credit evaluation | Credit decisions

Vendor Management | Collection Management | Team Coordination Management

## KEY SKILLS

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- Excellent judgement & decision maker
- Proactive planner & organizer and an aggressive executor
- Decent problem solver & analytic thinker
- Proven ability holder to presenting loss by effective evaluation of the risk
- Talented leader to deal effectively & productively with the management & team members
- Attention to detail and deligence

## PRODUCT KNOWLEDGE

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MSME Business Loan - Unsecured & LAP | Personal Loan - Salaried & SE | Professional Loan (Doctor & CA)

Housing Loan | Vehicles Loan | Education Loan

Health Insurance | Motor Insurance | Life & Term Insurance

## LANGUAGE PROFICIENCY

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- Bengali
- Hindi
- English