

PRAVIN KALIDAS JADHAV

5/11, Vidyanagar Society, Khalai Village, Opp Bentex Company, Vidyavihar West, Mumbai – 400086.

Mobile No: 820 836 890 8.

Prawin.jadhav07@gmail.com

OBJECTIVES

"Results-driven professional with expertise in leadership and operations management, process improvement, and quality assurance. Skilled in team handling, disbursement, and work distribution, ensuring efficient workflow and optimal resource utilization. Proficient in audit compliance, UAT, insurance, legal documentation handling, reconciliation, and product management. Seeking a challenging role where I can leverage my diverse skill set to drive organizational success and exceed business objectives."

WORK HISTORY

UNITY SMALL FINANCE BANK LIMITED

DEPUTY MANAGER – ASSET OPERATION (IB) (August – 2023 TO Present)

JOB RESPONSIBILITIES:

- **Leadership and Operation Management:**
 - Provide strong leadership to the operations team, overseeing daily activities and ensuring alignment with organizational goals and objectives.
 - Develop and implement strategic plans to optimize operational efficiency and enhance productivity.
- **Process Improvement:**
 - Analyze existing processes to identify inefficiencies and areas for improvement.
 - Implement process enhancements to streamline workflow and increase operational effectiveness.
- **Quality Assurance and Compliance:**
 - Establish and maintain quality standards and procedures to ensure compliance with industry regulations and company policies.
 - Conduct regular audits and inspections to monitor compliance and identify areas for improvement.
- **Team Handling:**
 - Manage and mentor a team of operations professionals, providing guidance and support to maximize performance and foster professional growth.
 - Delegate tasks and responsibilities effectively, ensuring workload distribution is balanced and deadlines are met.
- **Disbursement and Work Distribution:**
 - Oversee disbursement processes and allocate resources efficiently to support operational objectives.
 - Monitor work distribution to ensure equitable assignment and timely completion of tasks.
- **Audit Compliance:**
 - Coordinate and facilitate internal and external audits, ensuring compliance with regulatory requirements & company policies.
 - Take corrective actions as necessary to address audit findings and improve processes.
- **User Acceptance Testing (UAT):**
 - Lead UAT processes to validate the functionality and usability of systems and applications prior to deployment.
 - Collaborate with cross-functional teams to identify and resolve issues, ensuring a smooth transition to production.
- **Insurance and Legal Documentation Handling:**
 - Manage insurance-related activities and ensure adherence to insurance policies and regulations.
 - Handle legal documentation, including review, drafting, and negotiation of contracts and agreements.
- **Reconciliation:**
 - Perform regular GL reconciliation of financial data and accounts to ensure accuracy and integrity.
 - Investigate and resolve discrepancies in a timely manner to maintain financial transparency.
- **Product Management:**
 - Oversee the lifecycle of products from conception to launch, including market analysis, requirement gathering, and post-launch evaluation.
 - Collaborate with cross-functional teams to develop and implement product strategies that meet customer needs and drive business growth.
- **BRD and SOP Review and Creation:**
 - Review and analyze Business Requirement Documents (BRDs) to ensure alignment with operational objectives and feasibility.
 - Develop and review Standard Operating Procedures (SOPs) to standardize processes and improve operational efficiency.

ELECTRONICA FINANCE LIMITED

DEPUTY MANAGER – EEL OPERATION (August – 2021 To August – 2023)

JOB RESPONSIBILITIES:

- o Managed day-to-day operations of the business, ensuring smooth functioning and efficiency across all departments.
- o Maintained TAT (Turnaround Time) quality for file disbursements, guaranteeing timely processing and customer satisfaction.
- o Demonstrated expertise in bulk disbursement processing and clearance, facilitating seamless transactions.
- o Handled various payment methods including cheque, RTGS, and NEFT, ensuring accurate and prompt financial transactions.
- o Conducted thorough file checks and scrutinized documentations, validating customer documents to ensure compliance and accuracy.
- o Fostered close coordination with branch officials from all departments to facilitate clearance and smooth processing of transactions.
- o Checked and processed disbursements of mortgage portfolio documents, ensuring adherence to established protocols and regulations.
- o Proactively followed up to ensure timely credit approval from relevant authorities for submitted files.
- o Managed customer interactions for NDC issuance and property paper release, providing excellent service and resolving queries effectively.
- o Spearheaded the entire process of E-Agreement link creation and execution on the NSDL portal using Digio, ensuring compliance and efficiency.
- o Possessed comprehensive knowledge of the start-to-end process of E-NACH link creation (both API and physical), and activation using Digio, enhancing operational effectiveness and customer experience.

FULLERTON INDIA HOME FINANCE COMPANY LIMITED

OPERATION EXECUTIVE – (December – 2017 To August – 2021)

KEY SKILLS:

Loan disbursement – HL, LAP, CPOP, TW, PL, BL, CV, Daily operations, Branch operations, MIS reporting, Document verification, Audit Compliance, Quality Control, Credit operations, Excel, Back office, Team operations

JOB RESPONSIBILITIES:

- o Disbursement of Business Banking Products like Loan against Property, Home Loan, Commercial Purchase of Property.
- o Verification of all key deal terms (Agreement Amount, Tenure, Interest Rate, Interest reset details etc.) sanctioned v/s executed verification of all key deal terms, pre-sanction and pre disbursement conditions prior to circulation of disbursement memo to all stakeholders as per defined approval matrix.
- o Tracking, monitoring and driving closure of all open pre and post disbursement conditions.
- o Checking and verification of critical single borrower and group borrower limits prior to disbursement.
- o Proper satisfaction of KYC requirements and Loan Application form from borrowers as per defined KYC checklist, pre-sanction checklist etc.
- o Ensuring all sanctioned terms and conditions including clauses pertaining to security have been accurately incorporated in the Sanction Letter.
- o Ensuring that the Sanction Letter has been signed by the authorized signatories and duly acknowledged by the borrower.
- o To ensure executed documents are duly signed by an authorized signatory - both at Lender & Borrower's side.
- o After Disbursement creation of manual CERSAI, LOD and File Dispatching tracker.
- o Manage post disbursement tracking updation and system entries and dispatch to Storage.

FULLERTON INDIA CREDIT COMPANY LIMITED

TRANSACTION OFFICER – (June – 2015 To December – 2017)

KEY SKILLS:

Loan disbursement, Cashier activities, Cash handling, handling petty cash, Daily operations, Teller verification, Cash verification, MIS reporting, Branch operations, Branch handling, Document verification, Cash closing, Cash payment, Customer support, Cross Selling, Audit Compliance, Quality Control, Data Entry.

JOB RESPONSIBILITIES:

- o Operations and System Management – Monitor, track and adhere to daily responsibilities, oversee processing of transactions, manage Cash / Lockers, authorize and verify branch instructions, monitor adherence to processes, resolve escalated issues to ensure timely and effective execution of transaction.
- o Customer Service – Set Service standards, ensure resolution of customer grievances, monitor customer service by team, address escalated issues and thereby ensure smooth relationship with clients. Managing customer service operations, ensuring customer delight by achieving delivery & quality service. Building & maintaining Healthy & Cordial customer relations which indirectly would benefit the organization.
- o Branch Administration – Ensure proper upkeep of branch premises, Housekeeping, Leave records, Vendor Management etc. Support Branch Head in sales promotions activities, display of branch merchandise, monitor administration budgets and

- ensure all branch activities are resourced within targeted financial assets.
- o Disbursement Process – Verification of loan documentation & disbursement of loans i.e. Personal Loan, Group loan, Two-Wheeler Loan, CV Loan, Hypothecation Loan, Growing Enterprises Loan, Merchandise Loan, Mortgage Loan, Etc.
- o Authorization of clearing / cash / transfers. – Pick-up and Delivery.
- o Handling Branch operation & curing reported audit gaps from compliance team regarding financial and process control.
- o Processing of loan applications, Data entry, conducting due diligence, ensure compliance of terms & Conditions as per credit policy and lending guidelines.
- o Accurate creation of monthly booking files data and dispatch of dockets to centralized Storage.

CARRER ACHIVEMENT

- o Internal promotion with “Grade Promotion” in 2.5 years. – Fullerton
- o Achieved “FIRE” award for Best employee - 2018. – Fullerton
- o I have received “Excellent” rating for FY 2019 to 2020 in Annual Performance Appraisal. – Fullerton
- o Received “Recognition - Award” for completion of 5 years. – Fullerton
- o “Highest Disbursement Award” – Fourth Quarter in September to December 2022 – Electronica
- o “Implementation Award” – E-Agreement Bio-Metric Implementation and Training – EEL – Vertical. – Electronica
- o Achieved “Outstanding Work” award for Best employee for the F.Y 2022. – Electronica
- o Promotion with “Grade + Designation” in 1.8 years. – Electronica
- o Promotion with “Grade + Designation” in 7 months. – Unity

COMPUTER SKILLS

- o A very good Knowledge of Multimedia Software – Coral draw, Photoshop.
- o Completed Certification of Diploma in Computer Management.
- o Good communication and interpersonal skills.

PROFESSIONAL SKILLS

- o Extreme Quick learner and a good team player.
- o Extensive Knowledge of whole disbursement process of secured and unsecured loans.
- o In-depth exposure to banking practices and related government policies.

RELEVANT EXPERIENCE

Communication Skills:

- o Articulate and effective in working with individuals of different backgrounds and temperaments.
- o Accurately record, remember, and verbally communicate detailed information.
- o Language proficiency both written and oral in Marathi, Hindi & English.
- o Regional Language proficiency in Telugu and Kannada – Spoken.

Organization and Time Management:

- o Problem solver who quickly grasps complex situations and turns them into manageable tasks.
- o Produce quality work under extreme time pressure and deadlines.
- o Proven ability to understand and follow complex instructions to successful conclusions.
- o Successfully managing and organizing personnel time and workload.

Technical Skills:

- o Good command in MS office, English – Marathi Typing & DTP. (Photoshop & CorelDraw)
- o I have a very good knowledge of MS – Office, Excel formulas, Internet, Mails, etc.
- o Familiarity with Banking applications and software. (BRMFO, BR.NET, FINNONE, ONEFIN, FINNONE-NEO, DIGIO, JAYAM Etc.)

EDUCATION

- o **PGDM** : Banking and Finance from MITSDE, Pune. (Appear)
- o **B. Com** : Finance & Banking from YCMO University, Nasik. 2015 – 2018.
- o **H.S.C** : Pune Board – 2012.
- o **S.S.C** : Pune Board – 2008.

PERSONAL INFORMATION

- o **Date of Birth** : 04th March 1994.
- o **Relationship Status** : Single.
- o **Hobbies** : Meditation, Playing Chess, Carrom Board & Musical Instrument.

Equipped with working knowledge, I see myself as an adaptable, enthusiastic, result – oriented and self – motivated individual with a customer – centric attitude, analytical skills having a positive approach towards problem solving and ability to work in a larger team and develop team building.

Date: / / 2024.

Place: Mumbai

Pravin Kalidas Jadhav