**14 years of experience in Administration, Purchase, Operation, Business Development, Credit Analysis, Risk Management, Accounts & Audit, in Insurance Industry, Banking and Financial sectors**

#### AMITABH

AMITABH.372850@2freemail.com

**OBJECTIVE**

To become a proactive head by hard work, dedication, sincerity and loyalty, this will help to achieve the personal as well as organizational goals with a perfect blend of performance and conformance.

**FUNCTIONAL AREA: - ADMINISTRATION, PURCHASE, OPERATION, AUDIT AND CREDIT ANNALYSIS & BUSINESS DEVELOPMENT**

* **Expertise and interests in the areas of Administration, Purchase, Vendor Management, Operation, Credit Analysis, Risk Assessment, Disbursement, Audits, Reconciliation, Appraisal, Cash Management, Claims, Operation Administration works and Business development.**
* **Wast experience of Administration work, Purchase ,Tie-ups and other lassoing**
* **Good understanding of the operation and processing, Approvals of credits.**
* **Good experience of Business Development and sales.**

**SKILLS: - AS PER OVER ALL EXPERIENCES**

* **Administrations, Purchase, Relationship Management Business Growth, Risk Assessment, Underwriting, Auditing, Office Management, Managerial Operation, Payments. Sales Force Management Life Insurance, Loan.**

**EXPERIENCE**

**Bits Pilani - Dubai (Purchase In-charge) EXPERIENCE 14 Months**

* Overall Purchase Responsibilities of All Ten Departments.
* Vendor Management.
* Over all tie-ups with the vendors
* Agreements’ with External Vendors.
* Management & Business responsibility of Purchase Committee.
* Client Relationship Management.
* Build a good Vendor base in order to explore opportunities.
* Preparation of Minutes of the Meeting.
* Preparation and Issuance of PO.
* Control purchasing department budgets.
* Analyze market and delivery systems in order to assess present and future material availability.
* Assisting in the Clearance of the Consignments.
* Preparation of the Reports.
* Processing of the Payments of the vendors.
* Develop and implement purchasing and contract management instructions, policies, and procedures.

 **Bajaj Allianz Life Insurance Co. Ltd.** **EXPERIENCE 7.6Years**

##### Regional Administration –

**Roles and Responsibilities:**

 **Administrative Responsibility:-**

 **To ensure proper control and smooth functioning of over all 72 branches in respects of**

 **Corporate services and Admin Procedures as per compliances regulations.**

 **(Overall controlling for 72 Branches in Chhattisgarh, Vidharb and Maharashtra.)**

* Monitoring Over all Office Management & Administration.
* Visiting of the Branches.
* Vendor Management.
* Over all tie-ups with the vendors, Hotels etc.
* Tie- ups related to - Securities, Housekeeping, Ac vendors, Interior Vendor, DG set Vendors etc.
* Ensuring maintenance of service Level.
* Lease Agreements.
* Agreements’ with External Vendors.
* Working Towards Improvements and cost Control Measures.
* Ensurement of the TAT.
* Statutory Compliances.
* Auditing of the Branches.
* Establishment of the new offices at new location.
* Interior of new office & renovation of the existing offices.
* Shop & Establishment Act.
* Gratuity Act & Rules
* **Setting up of new satellites**-- Including drawing up of lease agreement, operation of new standalone bank account, and liasoning with banking officials for it.

D**ivisional Accounts and Operational Responsibilities: -**

- Managing a team of five members for the back office processing & Policy servicing.

 - Monitoring the branch MIS

 - Underwriting & issuance of Policy

 - Customer & Marketing Support

 - Co – Ordination with sales Managers for completion of cases, follow-up for requirements

 - Monitoring Over Renewals verticals

 **-** Conducting Audit every Three months & compliances thereof.

* Monitoring Bank Reconciliation/ Standalone reco
* All types of Expenses & Reimbursement.
* Accounting Entries in Opus / Preparation of payouts
* Heading the underwriting section, including preparation and dispatched of policy bonds.
* Handling queries related to Death Claims.
* Cash Management including cash collection for fresh / recurring premium and payments,
* Petty cash Book.
* Preparation of Cheques & Banking
* Bank Reconciliation/ Standalone reco
* Maintaining TAT (Turnaround Time)
* Preparation of Company’s MIS and Daily Reports
* Handling Petty Cash, Cashier Entry, Daily Cash Balance & Daily Cash Register.

**Krishak Business Consortium ( P ) Ltd ( Chattishgarh) - (Division – Operation & Business development - Manager ) EXPERIENCE 2.6 Years**

* Overall Business development & financial responsibility of Chhattisgarh Region.
* Assisting Directly to MD.
* Management & Business responsibility of Financial Products of the company.
* Client Relationship Management.
* Build a good customer base in order to explore opportunities to cross-sell & up-sell, Obtain referral to further prospects where appropriate.
* Managing a team of sixteen members for the Front end and marketing.
* Recruitments of Channel Partner at various Districts of Chhattisgarh state.
* Visiting of the Branches and meetings with the clients there for the closers of the business.
* Accept leads generated from in-branch lead generators as well as warm leads provided by the Company from the database as well as generate own leads. Make appointments, explore the customer’s financial needs in related investment and insurance needs areas, select appropriate product to meet these needs from the company’s product range, gain customer agreement to purchase, accurately complete sales documentation.
* Cascade the incentive programs & ensure complete success in implementation of the same. Sales completion process: Responsible for sales completion by facilitating completion of prompt document, New markets/segments: Explore opportunities to develop new markets/ segments in line with company sales strategy from time to time.
* Over all responsibilities for the sales of the Company Products in relation to --
* Project Finance
* Term Loan
* CC Limit
* Over Draft
* Mortgage Loan
* Housing Loans
* Insurance
* Other Loans
* Ensuring the Maintenance of the Service level.
* Build long term relationship with the bank staff & clients by responding appropriately to all bank/client queries either directly received or forwarded by the service company.
Know all the branch managers, relationship managers & employees of all assigned branches on a personal level.
* Arrange meetings of banks branch managers & staff with existing clients at least once a year, acknowledging birthdays & anniversaries to review their financial circumstances & life insurance needs as well as to obtain referrals to further prospects.
* Proactively ensure performance review by submitting various sales reports as per agreed frequencies in order to ensure performance targets are achieved & exceeded, ensure meetings with manager to agree on targets & to review performance. Use these forums to discuss issues of business development.

**ABN AMBRO BANK & HDFC BANK Loans** **EXPERIENCE 1 years**

##### Sr.Associate (Team Leader) – Credit Analysis Operations

**Roles and Responsibilities:**

* Doing Credit Appraisals and Forming Credit Decisions and Recommendations on credit.
* Managing a team of eight members for the back office process and credit analysis.
* Mentoring new team Members and providing guidance in the credit Approval Process.
* Overall Scrutiny, Underwriting & Reconciliation of the Loans/docs/parties/ kycs etc as per the norms of the companies.
* Credit appraisal & Credit buying of car finances responsible for the Chhattisgarh & suburb business
* Processing of loans via internet
* Credit support to sales force and Customer Relationship Management
* Imparting product training to Dealer, DSA, DST and Credit Team
* Co-ordination with centralized operations for disbursement of loans
* Monitoring the branch MIS & delinquency levels
* Vendor Payments

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| **Dhavala Consultant & Pvt Ltd** **EXPERIENCE 2 YEARS** Audit & Accounts In charge**EXPERIENCE OF 2 YEARS IN THE INTERNAL & STATUTORY AUDIT WORKS OF THE FOLLOWING*** **BANK AUDITS**
* **SBI Bank External Audits**
* **Durg Ragnand Gaon Gramin Bank ( 36 Banks )**
* **CANARA BANK**
* **DENA BANK**
* **EXTERNAL Audits**
* **KEDIA INDUSTRIES**
* **BEC Pvt Ltd**
* **SIMPLEX Pvt Ltd**

**A part of it having audit experience of around fifty small scale Industries & other firms****KM Jain & Co. Charted Accountant*** **Completed Three Years Of CA article Ship Under Above Mentioned CA Firm**

**EDUCATION**1. **Bachelor of Commerce** (B.COM.) Pt.Ravishankar Shukla University Raipur
2. **CA article ship Completed** (KM JAIN & CO BHILAI)
3. **M.B.A - Master of Business Administration**.( Finance & Marketing ) Guru Ghasidas University Bilaspur

.**HOBBIES & INTERESTS** * Touring
* Listening to music
* Playing Cricket.

**STRENGTHS*** Confident
* Objective oriented
* Hardworking with a learning attitude
* Optimistic, problem resolver

**PERSONAL DETAILS**Date of Birth: 15/05/1978 Marital Status: MarriedLanguages Known: English, Hindi Current CTC - 13.5 LKH Per Annum (Accommodation & Perks etc.) |
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