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**Jason**

[**Jason.331877@2freemail.com**](mailto:Jason.331877@2freemail.com)

**Objective:**

**To work in an organization where my skills, abilities and knowledge are utilized to suit the needs of the organization whereby I prove to be an asset to the firm.**

**SKILLS**

* 12 years total working experience.
* Excellent communication skills with an eye for detail.
* Proficient in the use Ms-Office.
* Time management and team Management.
* Customer Relationship Management.
* Project Management.
* Administration and Operations
* Analytical skills.
* Cost control.
* Document Control

**WORK EXPERIENCE:**

***(HSBC India Pvt. Ltd)******July ‘07 till 17th June 2016***

**Senior Credit and Risk Finance Officer - Banking Sector**

* Credit Approval and Risk Executive are credit processing end to end
* Scrutinize the application documents and securities pledged to the bank.
* Opening new loans and renewal of maturing loans to high value clients.
* Preparing reports, capacity planning for senior management.
* Liaising with Relationships Manager to discuss customers lending.
* Mentoring and training new employees in the department.
* Sitting on business calls with respective business partners,
* Providing solutions to problems and addressing issues to improve the process.
* Following strict compliance polices, and keeping an eye out for **RED FLAGS**.
* Trend Analysis, Business Analysis and Business Management-Report Writing.
* Accounts Receivable and Accounts Payable and loan settlement.

**Collection Department:**

* Opening of Credit Card Accounts:
* Collection of credit card payments and settlements.
* Handling bankruptcy cases.
* Working with external collection agencies.
* Setting guide lines on method of collection and to provide excellent customer service.
* Training employee on soft skills and importance of customer excellence.
* Achieving the business targets and **SLA** and **PLA.**

**Fraud and Security Investigations Department:**

* Checking account transactions and fraudulent activities.
* Cheque fraud and signature fraud.
* Investigating complains and providing resolutions in the given **SLA**.

***IBM - Kolkata, India***

***September ‘05 to July ‘07***

**Operation Executive (Telecommunication Industry-Customer Care)**

* Core responsibilities handling of general accounts , Accounts Receivables and Accounts Payables
* Administration duties
* Support services involved addressing issues and solving problems with step by step instructions
* Report creation and statement of accounts to management.
* Staff capacity planning
* Shift planning and scheduling and transport for employees.
* Training new employees.
* Maintaining employee files and records
* Vendor management.
* Compliance and security checks
* Emergency and contingency planning

**Centre Manager**

**ZED Career Academy – Zee Group Kolkata**, - **June 2004 to July 2005**

Running and managing a fully fledged educational training institute with student strength of 200, taking courses in various disciplines. Duties and responsibilities included handling of staff and personnel, planning, course scheduling, conducting meetings and interviews, centre administration, planning the marketing and promotion of the company, staff recruitment for the center and various other administrative functions keeping up with the constant changes in the education system.

**Customer Care Executive**

**Convergence Contact Centre Pvt. Ltd** – **Kolkata - January 2002 to January 2004**

Core responsibilities included addressing customer queries and problems. Answering inbound support calls.

**Training, workshops and achievements:**

**Workshop on Leading Others by Example while in HSBC**.

In **HSBC**, I have learnt that every individual should give back something to the society and help the not so fortunate through winter charity drives, where we collect clothes for the poor and clean and green drives where we go into slums cleaning roads. We have helped flood victims with food and medicines. Also, we learnt how to organize fashion shows and road shows to generate money for the victims, and street children.

**EDUCATION**

**Bachelor in Commerce**

St. Xavier's College, Calcutta University - Kolkata, West Bengal

2004

**O-level in Foundation Level Course**

**DOEACC**

2004

**AWARDS**

**Best Schedule adherence Employee-** **April 2008 / April 2012**

Best schedule adherence and behavior in all respects for the year 2008