▪ Niren Joshi

○ Credit Operations Manager

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- **Summary**

- Dedicated Operations Manager with over ten years of experience in planning, directing and improving overall operations of an organization. Proven ability in customer service, meeting sales targets and expanding business to unexplored territories. Ensure streamlining of operations in an appropriate and cost-effective way. Adept at managing credit activities in order to increase the profitability of the company and manage associated risks. Possess skills of risk mitigation, process management and improvement, credit reporting and analysis.

- **CORE COMPETENCIES**

- Organization Skills
- Leadership Ability
- Teamwork
- Problem Solving
- Customer Service
- Work Prioritization
- Commercial Awareness
- Computer Literacy
- Attention to Detail
- Stress Management
- Work Ethic
- Conflict Management

- **PROFESSIONAL EXPERIENCE**

- **Bajaj Finance Limited**

• Sr. Area Manager – Credit Operations	• April 01, 2019 – Till Date
• Area Manager – Credit Operations,	• Feb 01, 2018 – Mar 31, 2019

Rural Branch Operations (Grade E04B)	
• Area Manager – Credit Operations, Rural Branch Operations (Grade E04A)	• December 08, 2016 – January 31, 2018
• Branch Operations Manager	• November 14, 2014 – December 07, 2016

- Manage all the operations of the area's branches including customer service, human resource management, administration and sales.
- Ensure all operations are carried in an appropriate manner and as per the guidelines issued by regulatory authorities.
- Conduct monthly cash audit and review overall working procedures during monthly branch visit.
- Monitor customer credit and documentation to ensure no glitch in process.
- Ensure effective coordination between credit team, sales team and collection team and all employees for serving customer better.
- Manage teams to generate revenue through cross-selling of financial product and services to existing client base.
- Responsible for conducting risk management exercise and ensuring adherence to RBI (Reserve Bank of India) guidelines issued for the business.
- Provide excellent customer service and address their issues promptly.
- Perform quality controls and ensure all file processing is done accurately in a timely manner.
- Identify the developmental needs of staff and arrange training sessions to enhance their skills and knowledge.
- Identify new business opportunities and make recommendations for improving operational management systems and processes.
- Ensure that all policies related to credit functions are followed and respected by the Profit Centers or otherwise promptly reported to Management.

- **India Infoline Limited**

• Branch Manager	• April 01, 2014 – November 13, 2014
• Assistant Branch Manager	• December 10, 2011 – March 31, 2014

- Directed all the branch activities and ensured smooth flow of day to day operations of the branch
- Provided supervision, training and motivation to employees of the branch to achieve organizational goals.
- Made branch profitable by selling company's various financial products such as bonds, home loans, gold loans, insurance, etc.

- Responsible for setting targets for various products and services offered by company and time frame for achieving sales targets.
- Performed compliance audit and ensured implementation of RBI (Reserve Bank of India) guidelines with regard to company's policies and procedures.
- Ensured excellent customer service and addressed their grievances promptly.
- Resolved internal conflicts and took care of employee satisfaction
- Responsible for gold appraisal and valuation.
- Ensured timely collection of Interest and EMI (Equated monthly installment) and made efforts to ensure minimum NPA (Non-Performing Assets).
- Responsible for processing credit approvals, write-offs to bad debts; evaluated and determined the adequacy of bad debt reserve and recommend adjustments.
- Responsible for ensuring that the appropriate Credit Policy is adhered to, and to provide oversight, support, and consultation for market area(s) for collections, processing credit applications, payment application, and taking the lead on strategic/difficult customer accounts to ensure minimization of risk of credit loss.

- **Muthoot Finance Limited**

• Accounts Assistant	• January 24, 2011 – December 09, 2011

- Responsible for cash management and solving customer queries and issues.
- Increased revenue of branch by selling various financial products like Bonds, NCD (Non-Convertible Debenture) and giving money transfer facility to customers.
- Performed Account reconciliation every week and submitted report to Head Office.
- Conducted compliance audit and ensured implementation of company and RBI's established guidelines and policies.
- Prepared daily cash transaction report and submitted it to Head Office.
- Coordinated with bank for cash delivery and cash pick up related activity.
- Ensured customer satisfaction by offering them exceptional services.

- **HDFC Bank Limited**

• Contract Executive	• May 10, 2009 – January 23, 2011

- Coordinated with branch's staff to provide customers appropriate service or product depending upon their need and requirements.
- Maintained good relations with customers and ensured high satisfaction level of HNI (High Net Worth Individual) customers.
- Made customers aware about special offerings of company and thus generated business.

- Provided additional service to customer for timely policy payment, revival of insurance policy, etc.
- Took follow-up with customers for their initial medical checkup for new policy.
- Achieved branch's annual premium target.
- Responsible for marketing company's offerings among new customer base.

- **Vodafone India Limited (formerly Hutch India)**

○ Contract Executive (Off Role Employee)	• June 12, 2004 – May 9 2009

- Do physical verification of the customer's home address of all new connections to prevent fraudulent connection.
- Educate customers about their tariff plan and given information about the various VAS (Value Added Services) provided by company.
- Arrest fraud customer's by doing physical or personal visit of their office address or home address and save revenue of the company.
- Provide solution of customer's various queries and given effective customer service.

- **ACADEMIC AND PERSONAL DETAILS**

- Bachelor of Commerce – 2004

- University: Saurashtra University, India

- Date of Birth: 17th August ,1983

- Marital Status : Married

- Thanks & Regards
    - Niren Joshi