



S.Gowrishankar

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SUMMARY

- Seasoned **Lending Operations Expert with 17+ years of experience** in Retail & Corporate loan disbursements, onboarding & renewal documentation on various Banking products & Services.
- **Executive Program in Operations Management & Six Sigma** – IIM - Raipur
- **KYC Certification** from IIBF (Indian Institution of Banking & Finance)
- **JAIIB Certification** - a Junior Associate Member of Indian Institute of Banking & Finance (IIBF)
- Certification in **Microsoft Excel Advanced** Excel functions & Macros.
- **NISM** Certification in Depository Operations
- Certification on Dashboard presentation

CAREER HIGHLIGHTS

Company	Years' Experience	Designation	Key Responsibilities
Cholamandalam Investment & Financial Services	Since 26 th June'23	Assistant General Manager - Business Operations	Operational Risk, Lending Operations, Loan Disbursements, Documentation, Pre & Post Disbursement,
Fenice Energy (SunEdison)	1Year 10months	Consumer Finance - Head	Empaneling new Financing Institutions for Processing Loans,
Nissan Renault Financial Services India Pvt Ltd	6+Yrs	Deputy Operations Manager	On-boarding new dealers & renewal, assessing & reviewing of KYC documents, Due diligence. Risk Management
Muthoot Fincorp Ltd	9 months	Area Manager-Operations	Monitoring & training the adherence of RBIs policy and KYC norms by 48 branches of Salem region
HDFC Bank	6 yrs	Deputy Manager – Wholesale Banking Operations	Branch Operations viz, Processing of loans after ensuring RBI's KYC guidelines & due diligence of clients
ADFC Pvt Ltd	1.9yrs	Junior Officer	Branch Operations viz, KYC & CDD on customer on-boarding and periodic review

PROFESSIONAL EXPERIENCE SUMMARY

1) Cholamandalam Investment and Finance company Ltd

26th Jun'23 to till date

Title : Assistant General Manager – Business operations Vehicle Finance

- Team size handled: 100 staffs.
 - Disbursement of loans to clients of both corporate and retail customers.
 - Have been in H.O- Chennai, taking care of KYC process & due diligence for corporate clients & dealers on-boarding & renewal, Loan disbursements, monitoring repayments, DPD follow ups, Stock Insurance etc.,
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2) Fenice Energy (SunEdison)

19th Aug'21 – 20th Jun'23

Title : Senior Manager – Consumer Financing

- Team size handled: 5 staffs.
 - Onboarding new clients both consumer & corporate
 - Disbursement of loans to clients of both corporate and retail customers.
 - Have been in H.O- Chennai, taking care of KYC process & due diligence for corporate clients & dealers on-boarding & renewal, Loan disbursements, monitoring repayments, DPD follow-ups, Periodic KYC review.
 - Preparing & presenting various management presentation for Board Meetings, MOR, AOP etc.,
 - Execution of Legal agreements with corporates / dealers/customers/vendors, MoUs, SOPs, Documentation & Maintenance.
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3) Nissan Renault Financial Services India Pvt Ltd

1st Dec'14 – 18th Aug'21

Title : Deputy Operations Manager – Commercial Credit

- Team size: 23 staffs.
- Taking care of PAN India operations of on-boarding corporate clients, dealers and customers, Loan disbursements, repayments, stock audit End to End activities, vendor managements etc.
- Ensuring KYC process & Customer Due Diligence for all corporate clients.
- Preparation of various MIS & deck to Management for Risk Management committee, Steering committee, Credit Committee & departmental Deep dives.
- Disbursement of Inventory funding loans to dealers / Retail loans to customers with due diligence.
- Execution of Legal agreements with dealers/customers/vendors, Documentation & Maintenance.
- Pre and Post sanction Loan documents follow up & closure. CERSAI Registration.
- Daily dealer's limits availability disclosure to brand Renault and Nissan brands.

Accolades: Two-time Star performer awardee

4) Muthoot Fincorp Ltd

From 14th March 2014 to 30th Nov 2014

Title : Area Manager - Operations

- Team size: Handled 250+ staffs in 48 branches
- Ensuring the adherence of RBI's KYC norms & CDD being followed by 48 branches of Salem Region.

- Daily Branch visits to branches to ensure loans are being disbursed in adherence to RBI's KYC guidelines & Company's process.
 - Collection and Recovery of payments from NPA & default account
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5) HDFC Bank Ltd

4th Feb 2008 to 11th Feb2014

Wholesale Banking Operations

Title: Branch In-Charge Operations

- Team Size: Handled 10+ staffs
- Disbursed more 1,00,000 loans to the tune of >INR 1,000billion Two wheeler Loans, Car loans, Personal Loans, Business Loans, Commercial Vehicle Loans Processing & disbursement for both Retail & Corporates.
- KYC verification, Customer Due Diligence, Documentation of Customer onboarding process, Customer identification and verification, Document verification, Verification thru 3rd party databases, Customer screening, Risk assessments, Legal existence Etc.
- Funds & Accounts Management of Corporate clients & Nostro a/c
- Daily Suspense & General Ledger monitoring and Tallying
- Expert in Payment modes like RTGS/NEFT, ECS,PDC, ACH, DDs/MCs etc.,

Accolades: 1) Best performer for 2013-Q2 for Lowest Non-starter cases branch
2) Certification for best Five-S branch in TN.

6) ADFC Pvt Ltd (Back office of HDFC Bank Ltd)

May 2006 to Jan 2008

Wholesale Banking Operations

Title : Junior Officer

- KYC verification & Customer Due Diligence, Documentation of Customer onboarding process, Customer identification and verification, Document verification.
- Taking care of Clearing, CMS and payments/Remittance like NEFT, RTGS,DD/MC/PO etc.
- Active NOSTRO a/c funds management with Clearing House Bank.
- Have a sound knowledge & expertise in Clearing activities both Outward & Inward.
- Have been in both MICR & Non-MICR Clearing locations.
- Having a very good rapport with Clearing House & Member Banks.
- Have involved in the BCP a/c opening activities with the member Banks.

Accolades: Received Best performer award of the Quarter-2 2007.

CERTIFICATIONS

- Executive Program in Operations management & Six Sigma – IIM_Raipur
- **AML & KYC** Certification from IIBF with 13 + yrs experience in KYC.
- JAIB Certification - an Associate Member of Indian Institute of Banking & Finance.
- Certification in Advance Excel & Dash board presentations.
- NISM Certification in Securities Market Depository Operations.

- Certification in Financial Risk Analytics
- Certification in Capital Budgeting
- Certification in ChatGPT & AI Hacks with MS Office

ACADEMIC PERFORMANCE

Master of Business Administration in Banking & Finance from Bharathiyar University (Persuing)

Bachelor of Engineering in Electronics and Communication Engineering from *K.S.Rangasamy college of Technology*, Tiruchencode with [74.5%] in May 2004

HSC Passed with [75%] from *Railway Colony Higher sec School*, Erode in May 2000.

SSLC Passed with [70%] from *Sengunthar Higher Sec School*, Erode in May 1998.

Personal Profile

Date of Birth	:	01.01.1983
Father's Name	:	M.Sundararajan
Sex	:	Male
Marital Status	:	Married
Nationality	:	Indian
Languages Known	:	English, Tamil, Hindi (beginner), Kannada (Beginner)
Languages Learning	:	Japanese (N5 Level), Español, Français & Deutsch.
Total Exp	:	17+years
Current Employer	:	Cholamandalam Investment and Finance Co Ltd
Notice period	:	3months
Contact No	:	9884453460

Declaration:

I confirm that the information provided by me in this application form is complete and accurate.

Date : 01.06.2024

Place: Chennai

(S.Gowrishankar)