

TAPABRATA MOITRA

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A credit risk management professional with more than 20 years of experience in Underwriting of Retail Assets Products for Banks and NBFCs. Looking for a leadership role to utilize the leadership skills in order to motivate team members so that individual productivity reaches the highest benchmark without compromising on the quality in such a way that the organizational objectives are met.

❖ CORE COMPETENCIES

Credit Risk Analysis # Portfolio Quality Analysis # Adherence to Credit Policies # Cost Effective Process Modifications # Root Cause Analysis of Delinquent Cases # Conduct Trainings # TAT Management # Productivity # Closure of Audit Queries # UAT Testing and implementation of IT Projects # Credit Scorecard/BRE implementation # Vendor Management # MIS Preparation # Policy modifications based on industry updates

❖ PROJECTS IMPLEMENTED

SFDC V1 and V2 Finnone Flexcube Retail FICO Perfios Experion

❖ PROFESSIONAL EXPERIENCES

Yes Bank Ltd

- I. Sep 2021 onwards Zonal Credit Manager, East - Unsecured Loans
- II. Apr 2016 – Aug 2021 Regional Credit Manager, East – Mortgage Loans, Car Loans, Unsecured Loans
- III. Oct 2012 – Mar 2016 Area Credit Manager, East – All retail asset products

During the initial phase (2012) when Yes Bank was trying to create a foothold in East, I have successfully started retail asset business in East for the Bank. Activities involved – empanelling vendors, setting up dealers and DSAs for sourcing of business, recruitment of manpower, implementation of processes and policies, UAT testing and successful implementation of different banking software like SFDC, Finnone, FICO, Perfios, etc. Started with Kolkata and then gradually expanded in different States of Eastern region. Expertise includes the complete bouquet of retail asset products viz. Loan against Properties, Home Loans, New Car Loans, Used Car Loans, Personal Loans, Business Loans, Loan against Securities, etc.

HDFC Bank Ltd

Dec 2010 – Aug 2012 Location Credit Manager, West Bengal, Bihar and North East – Car Loans and Unsecured Loans

Family Credit Ltd (presently L& T Finance Ltd)

Oct 2008 – Dec 2010 Branch Credit Manager, West Bengal – Car Loans and Two Wheeler Loans

Future Capital Ltd

Apr 2008 – Sep 2008 Credit Manager, West Bengal – SME Loans (Unsecured)

Fullerton India Credit Ltd (presently SMFG India Credit)

Nov 2007 – Mar 2008 Branch Credit Manager, West Bengal – Unsecured Business Loans

Indiabulls Credit Services Ltd

Mar 2006 – Nov 2007 Credit Manager, West Bengal – SME Loans (Unsecured)

Lovelock & Lewes Services Pvt. Ltd (wholly owned subsidiary of PWC)

Oct 2003 – Feb 2006 Credit Executive (deputed in Standard Chartered Bank, ABN AMRO Bank) – Car Loans and Unsecured Loans

❖ ACADEMICS

Qualification	Institution/University
MBA (Finance)	Indian Institution of Commerce & Trade
Certificate in Risk Management	London School of Business Administration
Certificate in Commercial Credit	Moody's Analytics
Diploma in Business Management	Indian Institution of Commerce & Trade
Bachelor of Commerce	Calcutta University

❖ PERSONAL DETAILS

Date of birth: 18-Sept-1982
Nationality: Indian
Marital Status: Married
Languages Known: English, Bengali, and Hindi

❖ HOBBIES

Playing guitar, Music, Mountaineering, Landscape photography, Reading books