
Devinder Singh Rawat
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Objective

Seeking to contribute as a collaborative team member within a dynamic work environment, leveraging my abilities to enhance company value while concurrently advancing my skills and knowledge in tandem with organizational growth.

Work Experience

Mitrata Inclusive Financial Services Limited

May 2017 – Present

Assistant General Manager - Accounts

Key Responsibilities: Branch Operations:

- Branch Payment: Approval and verification of bank details and supporting documents.
- Provisions: Monthly provisioning and daily reporting of branch expenses.
- Monthly GL Verification: Ensuring accuracy in administrative expenses ledgers.
- Digital Collection: Weekly and monthly reporting of digital collection data.
- Inter-Office Reconciliation: Daily reconciliation of inter-office collections and expenses.
- Due Vs Collection Vs Deposit: Monitoring due amounts, collections, and deposits.
- Daily Report: Monitoring and verifying daily branch cash, petty cash, and closing balances.
- Fund Transfer: Bulk fund transfers with dual verification of bank details and products.
- BC Remittance: Timely verification and payment of BC as per TAT.
- Customer Bank Verification: Post-loan sanction customer bank verification.
- Monthly Data: Preparation of monthly disbursement, collection, and incentive data.
- Fuel & Incentive Payment: Monthly verification and payment of fuel & incentives.
- Local Conveyance & Travel Reimbursement: Bi-weekly verification and payment of travel reimbursements.
- Monthly Reports: Reporting of collection vs deposit vs digital collections.
- Cash Management: Verification of vendor payments and provisioning.
- Documents Outsourcing & Storage: Managing document outsourcing and storage.
- Vendor Payment: Tracking and ensuring GST & TDS compliance on vendor payments.
- Fixed Assets Verification: Monthly verification of branch fixed assets against FA registers.
- Team Handling: Leading the Branch Operations Team.
- Training & Interview: Conducting training and interviews for BOMs.
- Bulk Uploading Entries: Bulk uploading branch expenses and deposits.
- Document Verification: Monthly verification of branch documents for audits.
- UPI Reconciliation: Preparation of UPI reconciliation reports.
- Miscellaneous: Managing stationery confirmations and supporting NGO tasks.
- Staff Data Update: Uploading monthly staff data to merchants for cash deposit.
- Policies: Preparation of policies related to fuel, incentives, petty cash, and travel.
- Individual Loan: Managing fund transfers, PDC tracking, and EMI tracking.
- Monthly Rent: Verification of rent agreements and monthly payment processing.
- Audit Observations: Addressing audit observations related to cash documents.

Head Office:

- GST Compliance: Filing returns and ensuring reconciliation of GST records.
- TDS Compliance: Managing monthly TDS payments and quarterly filings.
- Bank Reconciliation: Reconciliation between books and bank statements.
- Payroll Payments: Processing salary, PT, LWF, PF, and ESIC payments.
- Lender Payments: Managing EMI, processing fees, and related document handling.
- HO & Branch Team Management: Overseeing both HO and branch operations teams.
- Staff Leave Planning: Managing and coordinating staff leave schedules.
- Reconciliation: Ensuring collection and disbursement reconciliation as per trial.
- Branch Profile & Loss Comparison: Branch-wise profile and loss analysis for operational improvements.
- Expenses Data: Compiling and preparing expenses data for reporting.
- Security Deposits: Managing security deposits for banks, lenders, and rent.
- Fixed Deposit Reconciliation: Reconciliation of fixed deposits and investments.
- Vendor Reconciliation: Ensuring vendor payment reconciliation, including payables and receivables.
- Staff Travel & Advances: Managing and settling staff travel and other advances.

Miscellaneous:

- HR Payroll: Managing HR payroll, attendance, and leave tracking.
- Administrative: Overseeing administration tasks such as document printing and event management.

Achievements:

- Led the software migration project from Bijli to Finpage (June 2020).
- Successfully implemented CMS for efficient cash handling.
- Orchestrated the NACH registration and deduction for RBL Bank and Kaleidofin.
- Implemented outsourcing of branch document filing and scanning processes.

Ujjivan Small Finance Bank Limited

December 2014 – May 2017

Officer - Accounts

Key Responsibilities:

- Managed petty cash for branches, prepared daily reports, and ensured reconciliation with Oracle closing balance.
- Oversaw cash transactions for Regional Offices and maintained detailed petty cash records.
- Prepared and submitted bank reconciliation statements to the Regional Account Head.
- Reviewed expense ledgers for accuracy and rectified discrepancies.
- Processed NEFT and cheque payments for ROs, ensuring compliance with TDS and service tax credit.
- Managed timely payments for rent, salaries, and bulk cheque printing.
- Verified employee travel and conveyance claims according to company policy.
- Conducted branch visits and submitted reports with observations.
- Generated monthly expense variance and departmental reports.
- Conducted quarterly fixed asset confirmations and ensured proper filing of invoices and contracts.

Achievements:

- Implemented Oracle (Branch Expense Form) in North Region branches and provided training.
 - Managed Operations teams, including Control, QC, and BST.
 - Awarded Quarterly Certificate for Best Operation Executive four times.
 - Led software migration from Bank Realm to Br.Net.
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Ujjivan Small Finance Bank Limited

October 2010 – December 2014

Team Leader - Operations

Key Responsibilities:

- Generated monthly reports including Vendor MIS, invoice, and error versus data entry reports.
- Conducted final verification of client bank details and prepared QC reports for branches and vendors.
- Implemented measures to minimize data entry errors, particularly in manually filled CPF & LF forms.
- Conducted GL reviews and ensured timely rectification of Tat & Pre-Approved errors.
- Monitored operation queue to ensure no forms remained pending for more than 3 days.
- Prepared and distributed monthly Branch Wise Errors Reports to all branches.
- Compiled and sent monthly Cashier performance reports to the Head Office.
- Escalated Disbursement Reports daily to all branches.
- Planned monthly team leaves and centre meetings.
- Provided training to CBS replacement staff at branches and vendors and conducted training sessions on new modules or policy changes.
- Generated daily reports including Cash in Hand, CDR, and PDC tracking, sending them to the Regional Operations Manager.
- Addressed queries from vendors, branches, teams, and other departments within specified timelines.

Achievements:

- Implemented Oracle (Branch Expense Form) in North Region branches and conducted training for branch staff.
 - Managed Operations teams including Control, QC, and BST.
 - Received Quarterly Certificate for Best Operation Executive four times and certificates from Customer Connect program.
 - Recognized for attending the highest number of centre meetings and branch visits within one quarter.
 - Awarded an Appreciation Certificate for leading software migration from bank Realm to Br.Net.
 - Implemented CBS in North Region branches and provided staff training.
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Education

- Master of Commerce, IGNOU, 2014
 - Bachelor of Commerce, Delhi University, 2010
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Certifications

- Post Graduation Diploma in International Business Operations, IGNOU, 2012
 - AI Tools Workshop, 2024, Be10x
 - Chat GPT & AI Hacks with MS Office Workshop, 2024, Skill Nation
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Skills

- Financial management, regulatory compliance, operational oversight within financial services.
 - Reconciliation, expense oversight, and effective communication in corporate finance.
 - Data management, quality assurance, and training in financial services.
 - Customer service, communication management, and logistics in banking/financial services.
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Computer Proficiency

- MS Office Suite (Excel, Word, PowerPoint): Proficient in data management, documentation, and presentations.
 - Accounting Software: Oracle, Tally, Bijli, FAMS, Jayam, Finpage.
 - Tax & Payroll Software: Webtel (GST, TDS), Payroll management tools.
 - Banking Software: Finacle, CTS, Salesforce, FOSR2.
 - Loan Base Software: BR.Net, DMS.
 - CMS Merchant Software: Relipay, Fino, Airtel, Roinet, Airpay, Spice.
 - Internet & Outlook: Proficient in internet applications and communication management.
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Personal Details

- Father's Name: Mr. Kalam Singh Rawat
 - Date of Birth: April 17, 1990
 - Marital Status: Married
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Declaration

I, Devinder Singh Rawat, hereby confirm the veracity and precision of the information presented herein, to the utmost extent of my knowledge and belief.

New Delhi
Devinder Singh Rawat
