

BHASKAR SAHA

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WORK EXPERIENCE

- Current Employment since 2022 May **Clix Capital Services Pvt. Ltd., Kolkata (India)** - Sales Manager (East), Healthcare Financial Services – Handling Sales of Eastern Region and reporting to Zonal & Business Head.
- 2011 February to April 2022 **SREI Equipment Finance Limited, Kolkata (India)** – Manager – Sales & Receivable Management (HealthCare Infrastructure Finance) - Handling Receivables Management activities and reporting to Business Head.
- 2008 February to 2011 February **Citicorp Finance (India) Limited, Kolkata (India)** on the payroll of Maheshwari Mantry & Co. – Executive – CRMS – Handling Credit Risk Management Services (CRMS), Operational Risk Management, Compliance and Post sanction guidelines & processes of the Bank for the overall Credit portfolio.

EDUCATION

- 2009 – 2011 Obtained a **Masters In Business Administration (Marketing)** from **Sikkim Manipal University (India)**.
- 2006 – 2007 Obtained a **Post Graduate Diploma In Computerized Financial Accounting** from **Brainware Computer Academy** under **Jadavpur University, Kolkata (India)**.
- 2006 Graduated with a degree in **Bachelors of Commerce** from the **University of Calcutta, Kolkata (India)**.
- 2002 Higher Secondary Examination (**Class XII**) from **West Bengal Council of Higher Secondary Education, Kolkata (India)**.
- 2000 Secondary Examination (**Class X**) from **West Bengal Board of Secondary Education, Kolkata (India)**.

EXPERIENCE SUMMARY

CLIX CAPITAL SERVICES PVT. LTD, KOLKATA (INDIA)

May 2022 – Present

Sales Manager (East) – Sales (Healthcare Financial Services)

Company Profile: Engaged in Medical Equipment Finance, Housing Loan, Business Loan and Loan against Property, etc.

- **Primary Responsibilities and Tasks:**

- Prospect identification and converting them to potential clients.
- Co-ordination with customers and estimating the loan requirement and credibility depending on eligibility.
- Verifying KYC's of customers and other income documents.
- Vendor Co-ordination and acting as bridge between the client & vendor to resolve any pre & post sale issues as and when required.
- DSA, Dealer & OEM Relationship management for new business prospects.
- Inter department co-ordination for streamlining the smooth movement of the proposals.
- Supporting to Collection team for the collecting dues where there is support is required.
- Collection / Payment follow up with the Collection Manager (East) and Customers including customer visit for > 30+ bucket.
- Ensuring monthly collection to be more than 100% and Nil NPA
- Coordinate with various legal, collection, ops, tax & business teams for smooth resolution of issues being faced by existing customers.

SREI EQUIPMENT FINANCE LIMITED, KOLKATA (INDIA)

February 2011 – April 2022

Manager – Sales & Receivable Management (HealthCare Infrastructure Finance)

• **Company Profile:** Engaged in Equipment Finance (Construction & Mining Equipment, IT & Networking Equipment and Medical Equipment) and Loan against Property.

- **Primary Responsibilities and Tasks:**

- Prospect identification and converting them to potential clients.
- Co-ordination with customers and estimating the loan requirement and credibility depending on eligibility.
- Verifying KYC's of customers and other income documents.
- Vendor Co-ordination and acting as bridge between the client & vendor to resolve any pre & post sale issues as and when required.
- Vendor & OEM Relationship management for new business prospects.
- Inter department co-ordination for streamlining the smooth movement of the proposals.
- Responsible for collection of Healthcare & IT portfolio.
- Collection / Payment follow up with the Relationship Managers and Customers including customer visit for > 30+ bucket.
- Single Point of Contact for Closure, System Entry & Account Reconciliation for PAN India Healthcare & IT portfolio.

- Preparation, Analysis and Presentation of various reports & MIS's generated on daily and monthly basis, to support the Business Head & Collection Head to decide / obtain suitable platform of business or corrective business measures.
- Ensuring all management reports and key performance indicators are accurate and appropriate.
- Analysis and Monitoring of Collection Efficiency (with the focused & non focused area) for regions.
- Ensuring monthly collection to be more than 95% and Nil NPA.
- Coordinate with various legal, collection & business teams for smooth resolution of issues being faced by customers.
- Co-ordination with the Tax Team for monthly invoice generation of Operating Lease (OL) contracts and communicating the same to customers for efficient rental collections.

CITICORP FINANCE (INDIA) LIMITED, KOLKATA (INDIA)–On the payroll of MMC

February 2008 – February 2011

Executive – CRMS

- **Company Profile:** Engaged in financing Commercial Vehicles, Construction Equipments and catering to Working Capital requirements of various Transporters, Fleet Operators and Construction Companies. CRMS is an independent function from Credit, which Monitors, Manages and Reviews the Compliance and Post sanction guidelines & processes of Bank for the overall Credit portfolio.
- **Primary Responsibilities and Tasks:**
 - Monitoring & Review of activities relating to Compliance, Documentation and Post Sanction requirements for Asset Based Funding (ABF) for Eastern Region.
 - Documentation, Collateral Management for 'Working Capital Financing' (Fund Based and Non Fund Based Facilities) for Transporters, Fleet Operators & Construction Companies for the Eastern Region.
 - Coordinating with franchises & sales team in operational activities.
 - Coordinating delinquency tracking & Cross verification for fraud prevention.
 - Ensuring that all credit parameters are met & carrying out through due diligence on customers and ensuring adherence to all local processes / policy requirement.
 - Monthly MIS & trackers (for original invoices for non registrable equipments, delinquency, deferrals, deviations, ROC charge filing, fraud/rejected cases)
 - Due diligence of customers for offering asset based finance (ABF), includes documents verification, customer assessment, eligibility Vs offering on particular asset, trade reference check & financial reference check with the financial institute in case of any asset was finance by customer.
 - Follow up of Post Disbursement Documents and PDD % Calculation.
 - Responsible for the movement of the new files booked in every month to RMU and maintaining MIS & trackers for the movement of the new files and retrieval files.
 - Responsible for Compactor Management.

COMPUTER PROFICIENCY

- Conversant in MS – Office.

OTHER ACCOLADES

- Active participant at various inter-school fests.
- Participated in Cricket & Football at school level.

PERSONAL DETAILS

- **Nationality:** Indian.
- **Religion:** Hindu.
- **Date of Birth:** October 09, 1983.
- **Marital Status:** Married.
- **Contact No:** +91 9830689944 & +91 9830431968.
- **Address:** 22/A, Raja Ram Mohan Roy Road, Behala, Kolkata – 700 041 (Surity Maity Para).
- **Languages Known:** English, Hindi and Bengali.

Place: Kolkata.

Date:

(BHASKAR SAHA)
