**BISWADEEP GHOSH**

Contact No.: 9547801617

Email: biswadeep.ghosh80@gmail.com

To serve a position where I’m constantly challenged and am able to use my skills & experience...

**OBJECTIVE**

To hone my skills, achieve professional satisfaction and personal development in a rewarding environment that promotes career growth and enriches my experience.

**CAREER ABSTRACT**

Presently Serving as a Assistant Manager at '**LendingKart Finance Limited’.**

A competent professional in the entire gamut of **Recovery** & **Collection** with more than 7 **years** of experiences. Responsibilities inclusive of managing Collections and recoveries in Financial Services sector along with preparation of MIS reports, Audit, HR policies.

**ACHIEVEMENTS**

* Daily coordination with higher authority for smooth daily operations
* Healthy & co-ordinal relation with competitors & colleagues
* Excellent ability to work in a team & create proper environment for work
* Proper utilization of office time & staffs in fulfillment of tasks to be completed

**OCCUPATION CONTOUR**

**Since July’21 LendingKart Finance Limited Assistant Manager**

Joined as an Assistant Manager & maintained Collection of Business Loan From BKT X to NPA for South Bengal. Responsible of collections & handling agencies for South Bengal, located at Durgapur Hub.

***Key Responsibilities Handled:***

* Responsible for Collection of Business Loan from bucket X to NPA & above through collection agencies for South Bengal
* Enhanced Collection; Monthly Collection target, legal initiation, repossession, settlements & foreclosures through collection agencies.
* Handling portfolio of around 210 cases valuating POS of 2.50 crore. Managing resolution of NPA cases with personal interface with the customers along with collection agencies.
* Consolidation of Insurance Claim related account & tracking them with respective Claim officers.
* Tracking of resolution performance on daily basis.
* Allocating & handling over the summons/warrant copies to respective agencies & respectively coordinating with legal department for effective legal tools for better resolution. Monitoring of all cases and taking decision with higher authority for future course of action
* Publish daily MIS reports, payment update processing against customer’s loan account, batch ID creation.
* Updating proper information of customer, vehicle, valuation as on date in Collection Application. (An application of NRFSI)
* Ensure Submission of daily DCR Tracker, DRR & PTP conversion
* Ensure Nil escalations from the client & Customer throughout the month
* Ensured feedback & trail update in LMS Application.
* Maintaining files & records, maintaining Daily weekly & Monthly reports. Charting and data analyzing
* Allocation as per decided strategy, CC & Field Teams
* Maintains & Reconciliation of master data (allocation / internal changes in allocation / collection information / coordination with client & internal team/ data validation for incentive calculation)
* Support team for information requirement & requests
* Publish Reports as per TAT, Report accuracy, Ad hoc requests process. Punctuality in publishing scheduled reports, Quality & Accuracy of Reports.
* Attend programs as per training plan
* Focus & Maintain Nil Escalations from Client
* Maintain Nil Audit discrepancies

Maintain Zero Attrition and Give best training to team members.

**Since Feb’ 21**

**Nissan Renault Financial Services India, West Bengal (In role of TeamLease) Team Leader**

Joined as Team Leader & maintained Collection of Auto Loan Portfolio from BKT X to NPA for WB. Responsible of collections & handling agencies for West Bengal. Located at Kolkata, West Bengal.

***Key Responsibilities Handled:***

* Responsible for Collection of Auto Loan (Four-wheelers: DATSUN, RENAULT & NISSAN) from bucket X to 15 & above through collection agencies for West Bengal
* Enhanced Collection; Monthly Collection target, legal initiation, repossession, settlements & foreclosures through collection agencies.
* Handling portfolio of around 450 cases valuating POS of 10 crores. Managing resolution of NPA cases with personal interface with the customers along with collection agencies.
* Responsible for Repossession of Assets through Sec 17, Sec 9 & Stock Management.
* Responsible for sending LRN / Pre-Repo Notice / Pre-Sale Notice / Pre & Post Police intimation.
* Consolidation of Insurance Claim related account & tracking them with respective Claim officers.
* Tracking of resolution performance on daily basis.
* Allocating & handling over the summons/warrant copies to respective agencies & respectively coordinating with legal department for effective legal tools for better resolution. Monitoring of all cases and taking decision with higher authority for future course of action
* Publish daily MIS reports, payment update processing against customer’s loan account, batch ID creation.
* Updating proper information of customer, vehicle, valuation as on date in Collection Application. (An application of NRFSI)
* Ensure Submission of daily DCR Tracker, DRR & PTP conversion
* Ensure Nil escalations from the client & Customer throughout the month
* Ensured feedback & trail update in LMS Application.
* Maintaining files & records, maintaining Daily weekly & Monthly reports. Charting and data analyzing
* Allocation as per decided strategy, CC & Field Teams
* Maintains & Reconciliation of master data (allocation / internal changes in allocation / collection information / coordination with client & internal team/ data validation for incentive calculation)
* Support team for information requirement & requests
* Publish Reports as per TAT, Report accuracy, Ad hoc requests process. Punctuality in publishing scheduled reports, Quality & Accuracy of Reports.
* Attend programs as per training plan
* Focus & Maintain Nil Escalations from Client
* Maintain Nil Audit discrepancies
* Maintain Zero Attrition and Give best training to team members.

**Since SEP’ 17 – DEC’20**

**TATA CAPITAL HOUSING FINANCE LTD, EAST (In role of Conneqt Business Solutions Ltd.) Regional Coordinator**

Joined as Regional Coordinator & maintained Collection of Housing Loan Portfolio X BKT for East. Responsible of collection for West Bengal, Assam, Jharkhand, Orissa & Chhattisgarh. Located at Kolkata, West Bengal.

***Key Responsibilities Handled:***

* Responsible for Collection of HL & HE of Bucket X & 1 for East. Managing the book size of 700 cases valuating 150 crores.
* Well versed with SARFAESI Act.
* Enhanced Collection; Monthly Collection target 98%; Maintained 96/97% resolution from last 2Years. Handling a team of 13 FOS & 2 TLs across East
* Updating proper information of customer, Property, valuation as on date in MCollect Application. (An application of Tata Capital Housing Finance Ltd.)
* Focus & Maintain Nil Escalations from Client
* Ensure Submission of daily DCR Tracker
* Ensure Nil escalations from the client & Customer throughout the month
* Ensured feedback update in M Collect.
* Maintaining files & records, maintaining Daily weekly & Monthly reports. Charting and data analyzing
* Allocation as per decided strategy, CC & Field Teams
* Maintains & Reconciliation of master data (allocation / internal changes in allocation / collection information / coordination with client & internal team/ data validation for incentive calculation)
* Support team for information requirement & requests
* Publish Reports as per TAT, Report accuracy, Conveyance Management, Ad hoc requests process. Punctuality in publishing scheduled reports, Quality & Accuracy of Reports, 100% Conveyance to reach HO before 10th, Speed of ad-hoc report compilations
* Attend programs as per training plan
* Focus & Maintain Nil Escalations from Client
* Maintain Nil Audit discrepancies
* Maintain Zero Attrition and Give best training to employee.

**Since JAN’ 11 Fullerton India Credit Company Limited, Durgapur, Backend Collection**

Joined as MIS Executive & maintained Collection MIS process, auditing process, Collection updating & operations for 32 branches over rest of Bengal. Located at Durgapur Office, West Bengal.

***Key Responsibilities Handled:***

* Responsible for Cash Management, Maintaining Cash registers, Preparing Collection Receipt Recons, Collection Updating trackers, Receipt reconciliations, Updating record ids & auditing quality.
* Handling multiple reports, working with formulae, pivot tables & pivot charts & various others excel sheet components for crisp & accurate data.
* Responsible for all types of reports & updating data in system under CMM.
* Maintaining files & records, maintaining Daily weekly & Monthly reports. Charting and data analyzing
* Evaluate & communicate with each collection officer’s on regular basis to achieve the projected targets of the month
* Efficiently prepares NOC Letters, Settlement Letters & Foreclosure sheets. Managing the process of settlement ensuring approval for all settlement accounts are taken, maintain settlement tracker, and reversing the charges after the settlement is complete.
* Preparing & analyzing reports & other statements with a view to apprise management of process operations by using MS EXCEL
* Executing quick turnaround work in MS Excel, ensuring timely delivery & accuracy of all reports
* Access & sending emails, receiving mails in bulk, letter drafting in MS WORD
* Devising collection process, Handling high value fraud cases / defaulters / insolvent clients & initiating appropriate legal actions. Managing the process of settlement ensuring approval for all settlement accounts are taken, maintain settlement tracker, and reversing the charges after the settlement is complete.
* Excellent vendor management skill coupled with cost effective-performance focus. Recruiting, nurturing and guiding new agency/channel as required optimizing performance. Auditing quality and maintaining daily performance sheets.

**Since MAR’2008 – DEC’10** **Genuine Advisors PVT LTD. Branch Relationship Officer**

Joined as Relationship officer & looks after Sales of financial products i.e., mutual funds, life insurance, IPO for Durgapur &Asansol Branch. Responsibility includes earning sales through agency mode and empaneling new agents. Responsible for training of the empaneled agents and assuring to qualify AMFI & IRDR certifications. Earning business from agents, arrangement of proper training to the empaneled agents

***Key Responsibilities Handled:***

* Responsible for selling of Mutual Funds, Life Insurance policies, IPO.
* Responsible for recruiting agents & earning business through them
* Responsible for training of the empaneled agents to qualify AMFI & IRDR certifications.
* Responsible for achieving targets from agents as well from the sales executives
* Responsible for preparation of cash book, reports & files of each & every investment & duly process to H.O.
* Responsible for deposit of Mutual Funds in CAMS & KARVVY.
* Timely Login within month end of Birla Sun life Insurance (Saral Jeevan Policy) within stipulated period.

**Since SEP’2006 -FEB’08** M**.P Jewellers& Co. (1945) PVT Ltd Account Executive**

Joined as an Account Executive at Durgapur Branch & maintaining day to day accounts of franchise, Cash Book, & Ledgers. Responsible for Cashier, invoice generation, order invoice, old gold exchange invoice, stock updating and physical stock counts in the company software.

* Examined journal vouchers, general ledger reconciliations, and numerous analyses including P&L variance.
* Generated monthly close of financial statements; prepared management reports concerning purchases, sales and inventory.
* Responsible for billing, cash handling, and banking & updating in the books of records.
* Responsible for billing & recording the cash memos, purchase memos etc. Managed book keeping & updating journal entries.
* Responsible for achieving targets of every months individually as well of counter sales persons for the entire branch
* Responsible for gems & stone handling & maintaining books of records for the same.
* Responsibility includes preparation of purchase orders as per requirements & maintaining stock counts of the same. Maintained the stock updating in the company’s software minutely as well maintained books of the stock in.
* Responsible for handling the sales personals & achieving the projection by a good team work.

**Since Aug’2003–JUNE’ 05** **Semantec Datapro INC OCR/ Data conversion**

* Responsible for business of providing all IT enabled services and has the necessary and has the necessary expertise, requisite skills, infrastructure and quality control to provide services with accuracy and skills.
* Desirous of procuring certain services including conversion of PDF / JPEG / TIFF / Books to Microsoft word.
* Responsible to provide all the converted data through CD’s after it has been tested for readability and has gone through entire quality check process for accuracy levels, in accordance with the instructions.
* Responsible for business of providing all IT enabled services and has the necessary and has the necessary expertise, requisite skills, infrastructure and quality control to provide services with accuracy and skills.

**COMPUTER COMPENTANCY:**

‘***Certification:* Diploma in Financial Accounting System** from ‘**Durgapur Youth Computer Training Centre**’ in the year **2005**.

Well versed with MS Office Suite, Internet Applications, OS - Installation, Formatting, Partition (Microsoft Windows 98, XP, & Windows 7, Tally 6, Tally 7.2, FACT, and EX-NGN & Open Office. Skills in adopting company’s module of software system.

**ACADEMIC CREDINTIAL:**

2003 Bachelor in Commerce Goenka College of Commerce & Business Administration Calcutta University.

1999 12th (AISSCE) Guru Teg Bahadur Public School CBSE Board

1997 10th (ICSE) ST. Peters High School ICSE board

**PERSONAL DOSSIER:**

Father’s Name : Bidhan Chandra Ghosh

Marital Status : Single

Nationality : Indian

Date of Birth : 26th November 1980

Address : 28 Kumud Ranjan Mullick Path, SAIL Co-operative, City Centre, Durgapur – 713216, W.B

Current CTC: Rs. 5.80 Lac / Annum

Date: 22-08-2022

Place: KOLKATA (BISWADEEP GHOSH)