

# **PRADIP SAHA**

## ***Present Address:***

B- 4/16, B.B.D. Polly  
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## **CAREER OBJECTIVE**

*I am always believe in building relationship with customers and colleagues. Because establishing trust is better then any sales technique. I always think about relationship not a transaction. I know the importance of empathy and alternatives to closing a deal.*

## **PROFESSIONAL DETAILS**

Over 14 years of experience in Asset based Finance of NBFC firms Sales and Collection. Product handled Commercial Vehicle Loan (**CV**), Commercial Equipment (**CE**), loan Against Property (**LAP**), Auto Loan (**CAR**), Two Wheeler Loan (**TW**) etc.

## **WORK EXPERIENCE**

### **1. POONAWALLA FINCORP LTD (1<sup>ST</sup> APR 2021 TO 28<sup>th</sup> FEB 2023)**

Worked as a **Senior Field Officer** in Business vertical at Krishna Nagar Branch.

#### **Roles and Responsibilities**

- Handling Sales product only Pre-owned car Sales.
- Handling Use Car **Dealer** and **DSA** business.
- Weekly Basis Dealer Visit.
- Handling Monthly PPD updated Follow-up.
- Handling Collection 9th month fresh billing Customer.
- Handling individual Collection portfolio.
- 100% visit on all cases .
- Updating visit and money collection details on Mobile App.
- Managing daily and weekly targets as to facilitate the monthly targets.
- Maintain all customers queries and sort-out problem.
- Day to day customer follow up .

### **2. MAGMA FINCORP LTD(8<sup>th</sup> APR 2014 TO 31<sup>st</sup> MAR 2021)**

Worked as a **Senior Field Officer** in Business vertical at Bashirhat & Krishna Nagar Branch.

#### **Roles and Responsibilities**

- Handling Sales Product **CV, CE, LCV** and **Auto** Loan.
- Handling Use Car **Dealer** , **DSA** and **Business** Partners.
- Handling PDD update followup.
- Handling delinquent customers (**Bkt 0 to 180** DPD).
- 100% visit on all cases and tracking asset utilization and availability.

- Updating visit and money collection details on Mobile App.
- Managing daily and weekly targets as to facilitate the monthly targets.
- Handling ODC customers and Closed deal.
- Handling vehicle repossession(**repo**).
- Maintain all customers queries and sort-out problem.
- Day to day customer follow up .
- No delay in deposition
- MIS generation and reporting.

### 3. **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY( 9<sup>th</sup>SEP 2013 TO 31<sup>st</sup>MAR 2014)**

Worked as a **SR Executive** in collection Vertical at Krishna Nagar Branch.

#### **Roles and Responsibilities**

- Handling delinquent customers (Bkt **X** to **60** DPD).
- Handling product only **HCV, MCV** and **LCV** etc.
- Handling vehicle repossession (**repo**).
- Maintain all customers queries and sort-out problem.
- Day to day customer follow up.

### 4. **RELIANCE HR SERVICE PRIVATE LIMITED( 16<sup>TH</sup> AUG 2008 TO 31<sup>st</sup> JUL 2013)**

Worked as a **SR Executive** in collection Vertical at Kolkata .

#### **Roles and Responsibilities**

- Handling delinquent customers (Bkt **0** to **180** DPD).
- 100% visit on all cases and tracking asset utilization and availability.
- Handling portfolio Auto Loan / Commercial Vehicle /Commercial Equipment/ Home Loan /Loan Against Property /Medical Equipment Loan etc.
- Handling vehicle repossession (**repo**).
- Maintain all customers queries and sort-out problem.
- Day to day DCR maintain.

### 5. **PERIWARIES FINANCIAL SERVICE PVT LTD( 1<sup>st</sup> MAR 2008 TO 10<sup>TH</sup> AUG 2008)**

Worked as a **Customer Contact Officer** in collection Vertical Under associate of ICICI Bank Limited .

#### **Roles and Responsibilities**

- Product handling Two-wheeler loan,Commercial Vehicle loan,Auto and Home loan (Bkt 0 to 180+).
- Handling vehicle repossession (repo). .
- Maintain all customers queries and sort-out problem.
- Day to day DCR maintain .

### 6. **SAMADHAN ADVISORY SERVICE PVT LTD( 1<sup>st</sup> JUL 2005 TO 12<sup>TH</sup> JAN 2008)**

Worked as a **Customer Contact Officer** in the collection Vertical department associate of ICICI Bank Limited at Kolkata.

## ***Roles and Responsibilities***

- Product handling Two-wheeler loan, Commercial Vehicle loan, Auto and Home loan (Bkt **0** to **180** DPD ).
- Handling vehicle repossession (**repo**). .
- Maintain all customers queries and sort-out problem.
- Day to day DCR maintain .

## **KEY SKILLS AND CHARACTERISTICS:**

- Negotiation and Handling critical customer.
- Problem solving attitude.
- Building Relationship.
- Having positive and aggressive mentality to close any deals.

## **EDUCATIONAL QUALIFICATION**

| <b>Qualification</b> | <b>Board/ University</b> | <b>Year of Passing</b> | <b>Percent</b> |
|----------------------|--------------------------|------------------------|----------------|
| Madhyamik            | W.B.B.S.E                | 1996                   | 44%            |
| Higher Secondary     | W.B.C.H.S.E              | 1998                   | 45%            |
| BA (HONS)            | N.S.O.U                  | 2021                   | 77%            |

## **PROFESSIONAL CERTIFICATIONS:**

One Year Diploma Certificate of Computer Basic course completed in FINANCIAL ACCOUNTING SYSTEM (MS office, Internet & E-mail) from Youth Computer Training Center.

## **PERSONAL DETAILS:**

Fathers Name : HARIPADA SAHA  
Date Of Birth : 23rd January 1979  
Sex : Male  
Marital Status : Married  
Language Known : Bengali, Hindi, English

**HOBBIES** : Traveling, Interacting New People And Watching Movie.

I do hereby declare that all the above Statements are correct and true to the best of my knowledge and believe.

**Date :-**

**Place:-**Kalyani

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