

RESUME

JAYANTA BANERJEE
Mobile No.: +91 9932527973

Objectives

To pursue a job which peels my ability, nourish it and add flavor of professionalism to make me the best among the better in fast growing MFI world. Looking forward to take the challenges to pursue greater responsibilities and become an integral part of a reputed organization. In the process, attaining a position, obtain high respectability and financial security.



Experience

1) Annapurna Finance Pvt. Ltd. (MSME Dept.) (June 2019 to till date)

Presently working in Annapurna Finance Pvt. Ltd. as Branch Manager for last 3 Yrs and have gather knowledge of MSME lending and its products and policies. Here I am responsible to achieve desire business targets as well as to maintain a sustainable portfolio. Apply process and trained team for smooth collections of EMIs. Handling products like Secured Loan, Unsecured Loan, HBL Etc. Portfolio maintained over 6.5 Crs and 100% OTR. Presently shifted and transferred to a new branch and location.

2) MKARC Servicec (P) Ltd. (Jan'18 – June'19)

Worked with Maa Kali Asset Reconstruction Consultancy Services Pvt Ltd as a Recovery/Enforcement Associates where I had to look after the recovery of NPA accounts of listed banks, to assist for taking possession of the hypothecated assets/mortgaged property/vehicles, to assist for keeping the said secured assets, under its custody or possession and maintain proper security and to assist for effecting sale of the said assets by auction or by any other method etc.

3) Janalakshmi Financial Services Ltd. (Apr'17 – Jan'18)

Worked in Janalakshmi Financial Services Ltd. as a Jana Center Head, Branch Manager for Raniganj, WB, where I was responsible to make arrangement and give full support to open a New Branch at the area. Survey the field as well as client base to create a healthy and sustainable portfolio by managing a team of CRESSs, CRECs, CREMs, Area Heads of sales team as well as a team of branch operation.

4) HDFC Bank Ltd. (May'15 – Arp'17)

Worked in HDFC Bank Ltd. as a Relationship Manager, Deputy Manager Band, in Microfinance division of the bank (Sustainable Livelihood Initiative) where I was responsible to achieve ultimate business target for the financial year assigned to me and maintain a good, sustainable portfolio by handling a team of sales, credit, TQ staff which based on delivering my skill & knowledge of the industry.

5) PNB MetLife India Insurance Co. Ltd. (Oct'14 – Jan'15)

Worked at PNB MetLife India Insurance Co. Ltd. as a Sales Manager-Agency, where I was responsible for source and recruitment of Insurance Managers, Agency Associates & Financial Advisors in payroll/off-roll, also responsible to train them, groom them, guide them and motivate them to increase business, fulfillment the target assign to them as well as to me. Meeting customers/clients was also a roll of mien to assist my team. Doing business by Team building and team handling is a great opportunity to me to learn and grow.

6) P.P. Advisory Pvt. Ltd. (Mar'14 – Sep'14)

Worked as Territory Supervisor (Team Leader) at P.P. Advisory Pvt. Ltd. Gather experiences to build a strong communication skill to run a team to collect over dues from different person and entities of Credit card & Personal loans where I am responsible to motivate a team of collection executive, team supervisor also to train them, groom them and guide them to increase business, fulfillment the target assign to them as well as to me. Meeting customers/clients is also a roll of mien to assist my team.

7) Ujjivan Financial Services Pvt. Ltd (July 2008 - Jan 2014).

As Product Manager-East (after promoted from Area Manager, Kolkata-Distribution department on March 2013).

As a job responsibility I have to look after 105 branches across the East Region, which included 6 states to provide & arrange all kind of training, review product wise business against target for branch, cluster, area Manager & state wise to make Performance Matrix over the same for the region, arrange inter departmental communication, develop marketing tools time to time, campaigning strategies etc.

As Area Manager-Kolkata (after promoted from Program Manager on Feb 2011).

As a job responsibility I had to look after 12 branches across Kolkata, (N) 24 Parganas, (S) 24 Parganas & Hooghly to achieve business target of 8-10 Cr. monthly, maintain the portfolio of 50-55 Cr. which to keep healthy, sustainable & profitable was a great challenge. Also to keep PAR below 1.5%, control over branch administration, team training, provide solution to field problems, New Area Survey for new branch open was in daily work agenda. Had to supervise 4 Program Managers, 12 CRMs (Branch Managers), 12 Cashiers, 7 CCRs & 84 CRS (field staffs/IBL staffs).

As Program Manager (after promoted from Branch Manager (CRM) on Oct 2009).

As a job responsibility I had to look after 4 branches across Hooghly, 24 Pargana (S) to worked to achieve business target of 3-3.5 Cr. monthly, keep portfolio of 10-12 Cr. Healthy & profitable, support to control over branch administration, profitability, team training, field problem resolutions, New Area Survey etc was in daily work agenda.

Joined Ujjivan as Branch Manager (CRM) on 22 July 2008 at Park Circus branch, Kolkata.

As a job responsibility, I was fully responsible for achieving the branch target (40-60 lac monthly) by sourcing new clients, retain old clients, keep PAR below 1% & portfolio of 4 Cr in good condition, control field issues, branch administration motivate staff etc. was in daily work flow.

8) Branch Head at AROHAN

Worked at Arohan (ANG Resources Ltd.) as a Branch Head from Jan 2007 to Mar 2008. Job Profile: Had to give Loan (Group lending) to the poor women of the society. For the job responsibility I had to handle six Field Officers, give them proper training so that they can train and choose right customers, had to verify customer's economic and social status, took interview (GRT) of those customer for Sanction Loan to them, also had to look after the Weekly Recovery of the loan and ensure the work quality also I had to maintain administrative operation and to control over the business volume of the branch.

9) Got experience of Marketing Manager.

Worked at TEFL International an U.S.A. based MNC, as a Branch Sales Manager (BSM) since Nov 2005 to Dec 2006; where I have to give all kind of support to develop branch business and also have to help Branch Sales Executives to increased their performance.

10) Acquired the knowledge of Administrative, Organizing & Developing activities.

Worked at NIMACT (National Institute of Management & Computer Technology) as a District Field Officer (DFO) to open DESC in Burdwan District & have to look after them in all aspect to create business volume. Job period: from March 2005 to Oct 2005.

11) Acquired the knowledge of Counseling.

Worked at ICA (The Institute of Computer Accountant) for more than one year. Started as a Marketing Representative, later became Business Development Executive. For the job responsibility I had to counsel the student as well as their parents regarding the course & its utility on their carrier. Ultimate goal was to increase the business volume of the institution & place the institution to the top among the franchises.

Job period: 1) Jan 2004 to Mar 2004 as Marketing Representative; 2) Apr 2004 to Mar 2005 as Business Development officer.

Company's Requirement

Company wants Energetic, Dynamic person who can manage the business growth, meeting financial targets, field operation, administrative operation to create healthy portfolio in terms of credit worthiness & helps to increase company's turn over and Reputation.

How they match

As per my experience in MFI & MSME Lending for last 12 years, I know how to promote such services into the field / market & obtain customer satisfaction, generate business growth with the services/products are offered by the company, as got experiences of adverse/odd situation throughout my service tenure, I know how to handle & solve field & in-house problems. In this industry I joined as a Branch Manager, after got promoted had handled 105 branches throughout the region, having collection & recovery skill for both unsecured and secured products. So I know how to handle staffs of different positions, can manage internal issues, having knowledge to execute administrative, operating and recovery/collection know how. Hence I think my experience will help me to work in your company.

Academic Qualification

Passed B. Sc. (Bio) from Burdwan University in the year of 1997 with the subjects: - Botany, Zoology, Chemistry & English.

Professional Skill

- Completed the Certificate Examination in Microfinance of IIBF in 2014.
- Successfully completed the TOT (Training of the Trainer) course in June 2013 conducted by ACCION.
- Completed Unitus ~ Daksh Management Development Program Level I, II & III conducted by NIS Sparta in 2010.
- Have knowledge of Computer Operation i.e., Windows & Open office - Word, Excel, Office, Power Point etc.

Extra Proficiency

- 1) Achieved the RASHTRAPATI AWARD in Scouting over the muss-communication & social development service in 1991.
- 2) Achieved the RAJYA PURASHKAR in Scouting over the muss-communication & social development service from the Governor of West Bengal.
- 3) Participated at the 3rd SAARC / 13th National Jamboree, at Khurda Road, Orissa in 1998.
- 4) Get certificate on Elocution attaining 3rd position in the competition from the Directorate of Field Publicity under Ministry of Information & Broadcasting, Govt. of India.
- 5) Getting certificate of Honor in One Day Jungle Trekking Competition attaining 9th position at the competition organized by the West Bengal Mountaineering & Adventure Foundation under Sports & Youth Service Department, Govt. of West Bengal in 1995.
- 6) Recipient of Senior Examination on Certificate in First Aid from St. John Ambulance Association in 1992.

Key Skills

Hobby

- Patience,
- Open minded,
- Positive Mental Attitude &
- Organizing activities.

Listening Songs / Music,
Excursion,
Traveling,
Involve in Social Work.

Personal Details:

- Name : MR. JAYANTA BANERJEE
- Father's name : MR. MANOJ KUMAR BANERJEE
- Present Address : C/o Mrs. S. Ghosh, 45 R.B. Avenue, PO-Bhadreswar, Dist-Hooghly, WB. PIN-712124.
- Contact Information : Mob. +91 99325 27973, Email ID: jayantabanerjee555@gmail.com
- Permanent Address : SWASTIPALLI, PO: JOTRAM, Dist & PS: PURBA BARDHAMAN, WB. PIN – 713101.
- Nationality : INDIAN BY BIRTH
- Religion : HINDUISM
- Marital Status : MARRIED
- Sex : MALE
- Date of Birth : 6th November'1975.
- Language Known : Bengali, Hindi, English
- Experience : Last 3 yrs in MSME lending & 11 yrs. Experience in Micro Finance apart from other experience in different fields since 2004.

I hereby declare that the information furnished above is true to the best of my knowledge.

Date:

Place:

JAYANTA BANERJEE