**KAJARI GHOSH** **Permanent address**

 370,Udayanpalli,Chowmatha

 P.O: Ichapur.Dist: North 24 PGS

 Pin: 743144. WB.

 Email: **kajarighosh2000@gmail.com**

 Contact: **8697723687**

 **Present address**

1st Floor, 20F MotilalBasak Lane,

 Kankurgachi, Kolkata 700054

**PROFILE**

Post-Graduate in Literature and Public Relations with 15years of work experience,out of which 10years in Debt Management and 5years in Client Retention and Business Development.

Having vast experience of 10 years in Credit Card and Personal and TW Loan collections. Corrently there is a addition of Auto Loan,Gold loan,Business loan – small and large and home loan also.Presently managing multiple products Collection calling portfolio having **book value of Rs250 crores**, pertaining to **COUNTRY LEVEL of BandhanBank Limited.**

**WORK EXPERIENCE**

Organization : Bandhan Bank

Designation :Deputy Manager

Role :Call Centre Collection Head

Responsibilities :Managing entire collection calling unit

 Due diligence of RBI norms

 Customer Handling and resolving issues

 Complain and SR closing

 Maintain process

 Coordinate with PAN India collection team

Tenure : December, 2021 to Till Date

**Organization :** Enlist Management Consultants Pvt Ltd

**Designation :** Team Leader.

**Role :** Call Centre Collection Head

**Responsibilities :** Team Handling(**managed 85 manpower including supervisors**)

 Selection and Recruitment

 Training

 Due diligence of RBI norms

 Customer Handling

 Driving team for debt recovery

 Resolving problems and related issues

 Maintain process

 Coordinate with Agencies

**Achievements : Joined the newly opened unit in Oct 2020 and delivered 84.5%**

 **in spite of it being festive month which was bettered to 96.61% in Nov 20, 98.34% in Dec 2020, 98.81% in Jan,2021.**

 **Delivered best ever numbers in the second month itself and which is being continued till date. September,2021 onwards achieved 99%+ every month.**

**Tenure :** Oct, 2020 to Dec,2021

**Organization :** HDB financial Services

**Designation :** Officer – Retail Portfolio Management-Credit Card.

**Role :** Supervisor

**Responsibilities :** Team Handling

 Customer Handling and debt recovery

 Resolving problems and related issues

 Maintain process

 Coordinate with Agencies

 **Expertise in Lien Marking in delinquent portfolio.**

 **Personally check approximately 3500 accounts in a monthly**

 **basis for lien marking.**

**Tenure :** March, 2012 to Oct 2020

**PROFESSIONAL QUALIFICATION**

Post Graduate Diploma in **PUBLIC RELATIONS(PR)** with **FIRST CLASS** marks in 2002 from Bhavans College of Communication & Management, Saltlake, Kolkata.

**EDUCATIONAL QUALIFICATION**

Madhyamik, 1996

W.B.B.S.E

Higher Secondary, 1998

W.B.C.H.S.E

Bachelor of Arts, 2001

University of Calcutta

Master of Arts, 2003

University of Burdwan

**COMPUTER SKILLS**

Knowledge of Banking Software – Flexcube, Digi Collect, Finnone,Vision Plus,

 Cosmos, Dialer.

Data Management Analytical skill. Expertise in maintaining MIS.

Completed PC operation & IMPACT course from WEBEL Informatics limited.

**PERSONAL DETAILS**

Date of Birth : June 2, 1980

Marital Status : Married

**LANGUAGES KNOWN** : Bengali, English, Hindi.

Date : Signature