**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 Motilal Basak Lane,

 Kankurgachi, Kolkata 700054

**PROFILE**

Post-Graduate in Literature and Public Relations with 15years of work experience, out of which 10 years in Debt Management and 5 years 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 Gold loan Business loan – small and large and cash credit also. Presently handling team size of 2 Team Leaders and 85 tele callers managing Personal Loan Collection portfolio having **book value of Rs 300 crores**, pertaining to **COUNTRY LEVEL of Bandhan** **Bank Limited.**

**WORK EXPERIENCE**

**Organization : Bandhan Bank**

**Designation : Deputy Manager**

**Role : Call Centre Collection Head**

**Responsibilities: Team Managing**

 **Due diligence of RBI norms**

 **Customer Handling and resolving issues**

 **Complain and SR closing**

 **Maintain process**

 **Coordinate with Agencies**

**Tenure : December, 2021 to Till Date**

**Organization :** Enlist Management Consultants Pvt Ltd

**Designation :** Team Leader.

**Role :** Call Center Collection Head

**Responsibilities :** Team Handling

 Selection and Recruitment

 Training

 Due diligence of RBI norms

 Customer Handling and 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