

KALYAN KUMAR DAS

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Executive Synopsis:

- ❑ **Achievement oriented dynamic professional with 10 years in junior and middle management** in leading NBFCs in different location like West Bengal and Jharkhand. Overall 22 extensive years of experience in Business Development, Channel Management, Product and Brand Development.
- ❑ Latest assignment is as **Cluster Business Manager, West Bengal** with **Annapurna Finance Pvt Ltd.**
- ❑ Proficient in managing business in totality encompassing profitability management, team management, customer relationship management, administration and portfolio management
- ❑ Resourceful in serving as business leader for implementation of business strategies, sustaining efforts for generating new business, as well as for managing team, sales and collection related issues
- ❑ An impressive communicator with honed interpersonal, team building, negotiation, presentation, convincing and analytical skills.

Key skills & Competencies:

Well versed with:

- ❑ Planning and strategizing
- ❑ Profit Centre Management
- ❑ Business Development
- ❑ Business Portfolio Management
- ❑ Team building and management
- ❑ Channel Management
- ❑ Customer Relationship Management
- ❑ Developing Business Models
- ❑ Managing strategic relationships with business partners

Leadership

- ❑ Self-driven to succeed and excel
- ❑ Experience in building business from scratch
- ❑ Innovative and solutions oriented
- ❑ Tendency to work with end in mind with a long term perspective
- ❑ People oriented motivation and team management

Knowledge

- ❑ Startup business Management
- ❑ Change Management
- ❑ Turnaround Management
- ❑ Management within constraints and business model

Employment Scan

From 3rd July'19 – till date with Annapurna Finance Pvt Ltd as Cluster Business Manager – West Bengal.

Brief Job Profile

To Launch, manage and expand West Bengal covering Kharagpur, Contai, Durgapur, Asansol, Burdwan and Serampore at present and projected at Tamluk, Purulia, Siliguri, Koachbihar, Kolkata and the areas comes under grater Kolkata MSME Loan, LAP and HL.

Key Responsibility Areas

- ☐ Responsible for new branch launch and Business expansion through multiple resources
- ☐ Responsible for Revenue generation through cross selling of General Insurance
- ☐ Resource recruitment & Training
- ☐ Day to day Cross Functional Coordination

Notable Credits:

- ☐ New location Launch with multiple products i.e. MSME Business Loan (Unsecured and Secured) and HL
- ☐ Strong portfolio of 34 Cr with a well controlled delinquency under 2% as on 31st July 2022. Secured penetration 87%.
- ☐ Awarded best emerging cluster for FY 2021_22

From 7th March'16 – 3rd September'18 with HDB Financial Services Ltd as Branch Manager –Bokaro, Jharkhand.

Key Responsibility Areas

- ☐ Responsible for new branch launch and Business expansion through multiple resources
- ☐ Responsible for Revenue generation through cross selling of General Insurance
- ☐ Resource recruitment & Training
- ☐ Day to day Cross Functional Coordination

Notable Credits:

- ☐ New location Launch with one product i.e. Personal Loan, gradually had expended with Business Loan to SENP and SEP, LAP, Loan against Gold, Commercial vehicle Loan, Car Loan, LAS.
- ☐ Strong portfolio of 50 Cr in just 2 years with a well controlled delinquency under 2.02%

From 6th June'13 – 4th March'16 with Fullerton India Credit Company Limited as Branch Manager - Bokaro, Jharkhand.

Key Responsibility Areas

- ☐ Responsible for retail unsecured asset business to Salaried and Self Employed Professional / Non Professional of the assigned location
- ☐ Responsible for expansion of distribution (Retail channel/Mass Channel/DSA/Lead Channel)
- ☐ Responsible for Revenue generation through cross selling of Life & Health Insurance

Notable Credits:

- ☐ Branch Business touched its new heights in PL business with a disbursement of 1 Cr in a month
- ☐ All time high Insurance business – crossed premium of 1.5 Lakh

- ☐ No gaps in recruitment – Frontline/Mass Channel throughout in my tenure
- ☐ All Sales Manager active in Insurance Business
- ☐ Branch team won several contest like Monsoon Dhamaka, AMJ contest and qualify for Domestic and International tour several times.

From 28th June'10 - 3rd June'13 with ING Life Insurance CO LTD as Sales Manager(Agency) - Kolkata, West Bengal.

Responsible for recruitment and management of Agents - Identify, recruit and manage advisors. Train and motivate advisors to provide a better understanding of market/products. Monitor and review agent's performance. Help them achieve maximum business. Meeting existing customers on a regular basis for achieving service standards. Execution of sales strategy, Increase market reach and penetration through market segmentation. Seek new customers and increase sales.

From 2nd March'06 - 22nd June'10 with Tidal Lab Pvt. Ltd, Kolkata, as Area Sales Manager - Kolkata, West Bengal.

Responsible for established own brand (medicine) through day to day field coordination with Doctors, Retailers, Stockiest, Super Stockiest and C&F in Kolkata and part of West Bengal. Handling a team of 8 Sales Officer.

From 5th May'03 - 28th February'06 with VHB Life Sciences Inc Ltd as Territory Manager - Kolkata, West Bengal.

Responsible for established own brand (medicine) through day to day field coordination with Doctors, Retailers, Stockiest, Super Stockiest and C&F in Kolkata and part of West Bengal.

From 7th July'2000 - 2nd May'2003 with Centaur Pharmaceuticals Pvt. Ltd as Medical Representative - Kolkata, West Bengal.

Responsible for established own brand (medicine) through day to day field coordination with Doctors, Retailers, Stockiest, Super Stockiest and C&F in Kolkata and part of West Bengal.

ACADEMIC QUALIFICATION:

Bachelor of Science
Calcutta University - 1999

PERSONAL DOSSIER:

Date of Birth : 03rd April, 1979
Language Known : Bengali, English & Hindi
Address : 1/2 Muchipara Road, Paschim Putiary, Kolkata 700041

Place :
Date :

Signature