

Prateek Chakraborty

Branch Recovery Manager



Durgapur, WB, 713216



990 588 5181



Prateek.jsr93@gmail.com

DOB - 09/04/1993

Experienced with over 2 years of experience in Home loan industry. Excellent reputation for resolving problems, improving customer satisfaction, and driving overall operational improvements.



Skills

Problem-Solving
Critical Thinking
Communication
Teamwork
Sales and Collection knowledge
Responsibility



Work History

2019-12 - Current Branch Recovery Manager

Dewan Housing Finance Corporation Limited, Durgapur, West Bengal

- Follow up on allocated delinquent accounts for collections of over dues.
- Ensuring updating & follow up trails
- Achieving the bucket an resolution targets
- Handling hard and soft bucket (BKT X - BKT 100+)
- Coordinate with Head Collections, Accounts and Legal for smooth functioning.
- Handling 200+ cases Portfolio of 102 cr of 3 locations (1 Branch and 2 Service centre branch)
- Focusing on chronic and big ticket.

- Tracing and handling Fraud and skip customers
- Handling team consist of one team leader,2 senior collection executive and 4 collection executive.
- Keeping NPA and OD of branches on check.

**2018-02 -
2019-12**

Sales Manager

Dewan Housing Finance Corporation Limited, Durgapur, West Bengal

- Ensuring achievement of Branch Target by sourcing business of home loans from various channels.
- Disbursing 40-50 lakh of Home loan per month.
- Developing New DSA and connectors to source more business.
- Working closely with all DSA stakeholders and regular visits to DSA.
- Reviewing business performance of DSA,Connectors on daily/Weekly/Monthly basis.
- Resolving customers queries .
- Doing cross sell of life insurance along with home loans.

**2017-07 -
2018-02**

Trainee

Dewan Housing Finance Corporation Limited, Durgapur, West Bengal

- Gained understanding of Sales,Credit,Recovery and Operation procedures .
- Shadowed senior team members to learn all related jobs.
- Increased understanding of company processes by assisting with various tasks.



Education

**2011-06 -
2014-08**

BBA: Marketing

Sinhgad College Of Commerce - Pune

**2010-02 -
2011-04**

Higher Secondary

D.A.V Public School - Jamshedpur

**2008-02 -
2009-04**

Secondary Education

D.A.V Public School - Jamshedpur



Languages

English

Hindi



Certifications

2017-05

PG Diploma in Financial services



Declaration

I hereby declare that the information i have given is true and correct to the best of my knowledge and belief.Hoping for your positive response

Thanking You,

Prateek Chakraborty

Date :

Place : Durgapur