

PREM CHAKRABORTY

CREDIT & OPERATIONS

Driven, energetic and customer focused leader who enjoys working with and through others to achieve the greatest possible outcomes. Is passionate in creating and maintaining a high-performance culture of people, processes and systems dedicated to delivering customer service excellence.



Contacts Details

You can call me or WhatsApp (+91) 6295899742

You can write me a mail on chakraborty.prem007@gmail.com

You can reach me on:

Village: Pattabuka, PO: Natna-Pattabuka, PS: Karimpur

District: Nadia, PIN: 741122, State: West Bengal, India

Career Objective

Seeking an opportunity to be a part of dynamic and an esteem organization which provides a high quality of work life through challenging opportunities, career growth and professional development.

Preferred Job Category and Location

Any location in Credit, Operations or Accounts Category.

Education Qualifications

- (+3) B. Com (Accountancy) Passed in 2017 with 67.82% from Mahatma Gandhi University Meghalaya.
- (+2) WBCSHE: Passed in 2013 with 63.4% from West Bengal Council of Higher Secondary Education.
- (10th) WBBSE: Passed in 2011 with 60% from West Bengal Board of Secondary Educations.

Computer Skills:

Advance knowledge of Computer like MS Word, Excel, PPT, Operating System. Internet Usage & Programing Languages Like PHP, Java Script and HTML, CSS.

Job Experiences

- **Currently Working in Cholamandalam Investment and Finance Co Ltd From Oct-2022 to Present.**
 - Designation: Deputy Relationship Manager.
 - Role: Branch Credit and Operations Manager (Level 1) Jul 2023 – Present
 - Job Responsibilities.
 - Credit Risk Analysis and Giving Approval or Escalate to next level with in TAT.
 - Taking Care of 0 to 18 Month Seasoning Cases (ED).
 - SMA Cases Handling.
 - Maintaining the portfolio to maximize the PBT and ROTA.
 - Monitor the Branch Operations.
 - Support to sells team to maximize the cross sell.
 - Branch Expense Management.
 - Engaged in Personal Discussion with customer to better understand of the customer need. And his capacity & intention to repay the loan.
 - Maintaining relationship with dealers.
 - Additional Responsibilities
 - Trade Advance New / Renewal / Enhancement or Replenishment of Total Krishnanagar Area.

- Monitoring Operations Activities in Krishnanagar Area.
- Designation : Deputy Officer at Chola Business Service Limited an Associate with Chola. From May 2022 to Jul 2023.
- Role: Branch Credit Manager (Empowered).
 - Job Responsibilities
 - Credit Risk Analysis.
 - Taking Care of ED cases.
 - Cross Sell Management.
 - Branch Portfolio Management.
 - Branch Expense Management.
 - Taking care of Branch Business as per Budget.
- Designation Deputy Officer at Chola Business Service Limited an Associate with Chola from Oct-2021 to May 2023.
- Role: Credit and Operations Executive.
 - Job Responsibilities
 - Prepare CAM for Approval of Files.
 - Disbursement of Files.
 - Cash Management of Branches.
 - Follow up ED Cases.
- **Worked in Shriram Transport Finance Co. Ltd. From Aug 2019 to Oct 2021.**
 - Role: Branch Team Leader. From Jan 2021 to Oct 2021
 - Job Responsibilities
 - Disbursement of Files.
 - Release of Payment.
 - Statutory Compliances of Branch.
 - Expense Management.
 - Accounting for the Branch.
 - Several MIS like NOC, Disbursement Maintain.
 - Other Branch Operational works.
 - Role: Customer Service Executive. From Aug 2019 to Jan 2021
 - Job Responsibilities
 - Pre-Disbursement of Files.
 - Collection of Cash from the Executive.
 - Cash Collection from Customer.
 - Banking Operations.
 - Bank Statement Reconciliation.
 - Vendor Management.
- **Worked in Indian Institute of Computer and Hospitality Management. From Dec 2015 to Aug 2019**
 - Role: Executive Administration Dept.
 - Job Responsibilities
 - Student Database management.
 - Student Payment Management.
 - Student Certificate and Marks Update in system.
 - Other administration works.

Hobbies & Activities

- Playing Cricket.
- Website Development (Coding)

Achievement

- 100% SR Closure with in TAT – Chola
- Most Valuable human resource – Shriram Transport Finance Co. Ltd.

Personal Details

- Father Name: Robin Chakraborty.
- Date of Birth: 18th September 1995.
- Sex: Male
- Marital Status: Married.
- Religion: Hindu (General)
- Languages: Bengali (Native), English (Professional), Hindi (Moderate).

Declaration

I do here by declared that all the facts stated above are true correct and complete to the best of my knowledge and Belief.

Place: Karimpur (Nadia, WB)

Date:



Prem Chakraborty