***RAJIB MUKHERJEE***

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***CAREER OBJECTIVE- To Work In An Organization Providing a Challenging Work***

***Environment and be able to Rise a Position Of Responsibility &Contributing to the***

***Organization’s Growth.***

***PROFILE SYNOPSIS***

* *Result Oriented Professional Possessing Nearly 10+ Years of Experience In Career.*
* *Offer Opportunity to make best use of knowledge, analytical and technical skills, to further enhance knowledge in profession and a job profile that offers high growth prospect.*
* *Expertise in the Specific Domain Associated With.*
* *Hardworking, Competent & Efficient.*
* *Smart, Dynamic & Talented to Play a Positive Role in a Challenging Environment.*
* *Good Communicator with Excellent Presentation, Team management / Building & Motivation Skills.*

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***ganizational Experience***

***Name of the Company JANA SMALL FINANCE BANK LTD.***

***Designation Senior Branch Head***

***Duration 16th JUNE. 2019 To Present***

***Roles & Responsibilities :***

*To look after Branch Micro Banking*

*Business And Collections ,*

*Including Agriculture loan ,Individual Loans (Secure and Unsecured Loans), Mortgage Loan (LAP) Gold Loan, Two wheeler Loan ,Insurance,And liability business.*

*Presently working as a Senior Branch Head and look after MEMARI Branch and 2 URC Branch.*

***Organizational Experience***

***Name of the Company Satin Credit Care Network Ltd .***

***Designation Senior Branch Manager***

***Duration 15th Nov.2017 To 14th June 2019***

***Siliguri Location.***

***Roles & Responsibilities :***

*Personal Loans, Micro Loans and Collection, insurance ,TPP.*

***Organizational Experience***

***Name of the Company Ujjivan Small Finance Bank .***

***Designation Officer - Credit & Collections***

***Duration 20th June.2016 To 8th Nov 2017***

***Roles & Responsibilities :***

**Follow-up with Default customer for Recovery of over-due amount as per the Allocation**

**For any unresolved cases, the Officer to decide on the most value added mode of follow-up**

**Adopt different strategies for the collection at different point of time**

**Ensure that Customers is treated well during the Overdue Follow up**

**Motivate the customers to make On time Repayment**

**Trace out the absconded default customers and initiate recovery process**

**Ensure that collection process and legal guidelines to be adhered**

**Initiate the process of reporting full details about non-payment customers for action plan**

**Ensure the Monthly Collection Target is met**

**Functional Knowledge and Skills :**

**Fluent in Communication in the local language**

**Understanding of the documents of the Secured Loans**

**Knowledge of various strategies that can be adopted for recovery of secured loan – Legal etc.**

**Has to have tenacity in meeting targets.**

**Take responsibility of effectiveness and timely completion of work.**

**Planning, organizing and time management skill. Should have the ability to prioritize**

**Behavioral Competencies:**

**Good Convincing skills which can be adopted during the collection**

**Strong communication skills with the ability to communicate directly with field staff and customers.**

**Local language skills will be preferred**

**Follow up with the customers to collect the repayment from the customer**

**Convince the customers to make the repayment, take PTP's and follow up**

**Update the status of the repayment to branch staff**

**Update the details of the interaction with the customer in the Software**

**Issue the Receipt to the customer and deposit the amount with the Cashier**

**Communicate the customers about the consequences of non-payment**

**Trace out of absconded default customers and initiate recovery process**

**Initiate the Legal process in case of Non-Repayment based on the Document available with the organization**

**Ensure that the Monthly individual collection target is met**

**Help distribution team in FTOD collection and working for preventive collection of cases.**

**Customer:**

**Interact with the customers politely, Convince the customer to make the repayment**

**Maintain fair collection practices while dealing with customers**

**One should contact people other than the customers only to locate the borrower**

**Communicate the Consequences thoroughly to the customers about the Non-payment**

**Issue the notices to the customers at different stages with details of further course of action**

**Understand the customers situation and adopt various strategies for collection**

**Customers should be treated with respect and no false, deceptive, or misleading claims should be made for the purpose of collecting repayments. This includes misrepresenting his/ her identity or falsifying facts about debt status or consequences of non-repayment or claiming any monetary or non-monetary awards post tracing of the customer.**

**Internal process :**

**Ensure that collection process and legal guidelines to be adhered**

**Recommend for legal actions for non-recoverable cases above Rs 10,000 O/s cases and follow up with the Legal Cell for the closure of the cases**

**Complete administrative work related to collection such as updating delinquent account history, updating change of customers' information, providing and maintaining MIS report, reviewing of collection feedback on Daily, Weekly and Monthly basis, etc**

**Review the Cases with Manager before taking further course of action**

**Report any fraud identified in the field to Vigilance**

**Interact with different teams at appropriate verticals and if required engage them for collections.**

**Recommendation of doubtful overdue cases for writing off in co-ordination with the team.**

**Learning and Performance :**

**Ensure that you are up to date on all relevant circulars and all products/services offered in the Branches.**

**Ensure adherence to training man-days/ mandatory training programs for self**

**Ensure goal-setting, mid-year review and annual appraisal process within specified timelines for self.**

**Ensure coordination between different teams, to build a collaborative spirit and shared sense of purpose**

***Name of the Company - Ujjivan Small Finance Bank.***

***Designation Loan Officer***

***Duration 20/06/2016 to 20/11/2017***

***Field Operation :***

***Compliance and management – Carries out the pre and post-loan activities related to the Individual loans, meaning: acquisition of new clients and maintenance of renewal clients, financial analysis, presenting the loan applications to the Sanctioning Committee, portfolio administration, prioritizing the repayment of loans to preserve the portfolio quality.***

***Promotion - Promotes new potential clients and eligible GL clients offering the Individual Lending products***

***Loan Appraisal –***

***Informs potential clients about the requirements, conditions of the Individual Loans products, the procedures to obtain a loan, the importance of the payments on time, the penalties system in case of not paying on time, insurance, etc***

***Makes sure that the client meets the requirements.***

***Set's an appointment with the client for the assessment and visits the client on time.***

***Visits the client's business and home to do the assessment, following the "Operations Manual" procedures. Analyzes and evaluates the loan applications, to determine the situation of the business, establish the risks, determine the capacity of repayment, the financial ratios, and the adequate loan amount for the client's needs, etc. and also evaluate the family situation and stability, consider the collateral that will guarantee the loan.***

***Visits the guarantor, explains about his/her role during the loan term.***

***Analyzes and presents a consistent loan proposal to the Credit Committee for its approval.***

***Informs the client about the Credit Committee decision.***

* **Enable conversion of existing borrowing customers for liabilities.**
* **Responsible for business development of a branch by acquiring new customers and retaining the old ones.**
* **Selling financial products, servicing & collecting repayments from around 4000-8000 customers, predominantly poor women.**
* **Ensure customers and Customer Relationship Officer (CROs) are educated about the unsecured loans and liabilities products offered by Ujjivan**

***Follow – up***

***Follows the loan disbursement process.***

***In case of arrears visits clients and guarantors for the loan recovery and coordinates with IL Program Manager the cases in arrears > 90 days for legal procedure***

***Informs the IL Program Manager about the demand in his/her assigned area as well as on the competition.***

***Makes a close follow up of the disbursed loans, especially of the ones not paying on time – Loan Utilization Check***

***Responsible for his portfolio administration, promoting its growth and keeping it with acceptable levels of arrears which requires daily planning and organization of activities.***

***Reports to the IL Program Manager regarding his or her work, thus meeting the pre-established daily goal.***

***Client service***

***Provides a quick and timely service to the clients, making sure that the client's expectative are fulfilled whenever is possible.***

***Ensures a good and respectful treatment to the clients and establishes a professional relationship with them, with a long term perspective.***

***Guarantees confidential treatment to all the information gathered from the client and of the Institution .***

***Keep tidily files of the documentation regardless to the client's analysis, documents and information, keeping them in a secure place (archive).***

***Other duties***

***Supports the development of the Institutional Image and make suggestions to improve the products or procedures.***

***Fulfills all the internal norms and regulations.***

***Any other duty assigned***

***Name of the Company Vibgyor Gold Ltd (Vibgyor Group).***

***Designation General Manager (All India Sales & Marketing)***

***Duration 1St Nov.2014 to 30th Nov. 2015***

 ***Roles & Responsibilities***

* ***To look after the Different Branch Activities and overall control to the respective RM, BDM and AGM.***
* ***Training and Development of the Staff.***
* ***Arrange the Associate Motivational Training.***
* ***Strategic Business Planning.***
* ***Policy Formation.***
* ***Business Plan Set Up.***
* ***Business Development & Field Development.***
* ***To Look after Total Regional operation and its respective service .***
* ***Collect the Reports from the RM / BDM /AGM and review the same .***
* ***Collect and prepare the field Report and Market Status / Survey.***
* ***Liaison with different Govt. Authorities regarding i.e. Trade License, Shop Establishment, Municipal Taxes, Electricity connection ,Telephone and Broad Band connection etc.***
* ***Report to the CEO / CMD.***
* ***Misc.***

***1.Staffing .***

***2. Designation .***

***3. Organizational Structure .***

***4. Organizational Development.***

***5. Salary and Wages (Payroll Process )***

***6. Work Culture .***

***7. Recruitment .***

***8. Induction .***

***9. Statutory Compliances .***

***10. Integration .***

***11. Separation .***

***12. Attendance and Leave .***

***13. Transfer .***

***14. Increment / Promotion.***

***15. Talent Management .***

***16. Performance Appraisal .***

***17. Coordination .***

***18. Motivation .***

***19. Exit Interview .***

***20. Career Counselling .***

***21. System Administration & it’s Implementation .***

***22. Follow up Administration Procedure ( day to day Administrative functions )***

***Roles & Responsibilities Of the Administration and Operation Department :***

***General Function :***

1. Problem Solving of the Branch Level Administration .
2. Day to day follow up of the Branch Operation and Business Activities .
3. Regular Branch Visit .
4. Assist to the HR Dept. For implementation of the HR Policies .
5. Pass the Approve OT Allowances to the staffs .
6. Taking care about the General work environment .
7. Head Office Administration .
8. Branch Administration and Operational workflow .
9. Training and Development of the employees (Head Office / Branch ).
10. Security / Facility Management .
11. Interview of the employees in co-ordination with the HR department .
12. Induction Training .
13. Refresher Training .
14. Building Management System .

***Additional Functions :***

1. New Branch Setup .
2. Fulfillment of Branch requirement (Furniture and / Fixtures, Broadband, Telephone, Electricity Connection ,Glow Sign Board ,AC and other Electrical Works ) .
3. Building Maintenance and Service ( BMS )
4. Make necessary Co-ordination / Co-operation with various Govt. Authorities ( Shops and Establishment Dept. , Trade License ect. )
5. Media Relation / Public Relation / Press Relation .
6. Corporate Communication .
7. Branding and Advertisement ( Brand Management )
8. Overall Maintenance of Discipline , Grooming , Etiquettes and maintain high morale and motivation of the employee .
9. Attending to Employees and Associates complaints .
10. Monitoring of the performance of employees

 In co-ordination with HR .

1. Product Training .
2. Process Training .

* ***Andaman Working Experience***

***Name of the Company Vibgyor Gold Ltd. (Vibgyor Group)***

***Designation Regional Manager (Handling Andaman &***

 ***Nicobar Island)***

***Duration From Till Date 24th Feb 2012 to 20th April 2013 .July ’09 – 20th April 13***

 ***Roles & Responsibilities***

**1.To Look after the Different Branch Activities and overall control to the respective A.S.M, B.M and B.I .**

**2. Business & Field Development .**

**2.Training and Development of the Staff.**

**3. Problem Solving of different Branches and Enquiry**

**4. Collect and Prepare the field Report and Market Status / Survey .**

**5. Arrange the Associate Motivational Training .**

**6. Regular Branch Visit .**

**7. Report to the Head Marketing or G.M**

**5. To Look after Total Regional operation and its respective service .**

**6. Field Development .**

**7.Liaison with different Govt. Authorities regarding i.e. Trade License, Shop Establishment, Municipal Taxes, Electricity connection ,Telephone and Broad Band connection etc.**

**8. 12. Report to the G.M and H.O. on regular basis.**

**9. Misc .**

***Name of the Company Vibgyor Group Ltd***

* ***Designation Area Manager (Handling Andaman &***
* ***Nicobar Island)***

***Duration May ’22nd – 23rdFeb.13***

 ***Roles & Responsibilities***

1. ***To Look after the Different Branch Activities and overall control to the Respective BM and BI .***
2. ***Business and Field Development .***
3. ***Problem Solving of different Branches and Enquiry .***
4. ***Collect and prepare the field Report and Market Status / Survey .***
5. ***Arrange the Associate Motivational Training .***
6. ***Regular Branch Visit .***
7. ***Report to the RM and H.O.***
8. ***Misc .***

***Name of the Company Vibgyor Group Ltd***

***Designation Branch Manager***

***(Handling Arunachal Jharkhand /U.P / Andaman &***

 ***Nicobar Island)***

***Duration July ’2009 – 20thMay.11***

 ***Roles & Responsibilities***

***1 . To Look after the total Branch Administration .***

***2. Training and Development of the Staff .***

***3. Commutation with the R.M and H.O.***

***4. Complain handling of different Associates .***

***5. Total Branch Operation and its respective service .***

***6. Field Development .***

***7. P.R.O***

***8. Liaison with different Govt. Authorities regarding i.e. Trade Licence ,Shop Establishment ,Municipal Taxes ,Electricity Connection ,Telephone and Broad Band Connection etc***

***9. Meeting Arrangement .***

***10. Overall Supervision of the daily Branch Accounts .***

***11. Printing and Issues the vouchers and authorised the same for respective payments .***

***12. Business Authentication .***

***13. Report to the BDM / RM and H.O. on regular basis .***

***14. Misc .***

***Name of the Company Reliance Bpo*** .

* ***Designation , Customer Care Support – Operations***

***(Reliance BPO – Adecco Payroll )***

***Duration 3rd June’2008- 30 Oct.r’2009***

 ***Roles & Responsibilities***

* ***Collating, preparing and interpreting***
* ***with strategic planning***
* **Assist** ***department managers.***
* ***Prepare reports budgets and assessments.***
* ***Contact******and foster client relationships.***
* ***Taking Escalation Calls***
* ***Managing budgets***
* ***Developing and managing financial systems/models***
* ***Give D Beefing and Post Beefing.***
* ***Manage******team performance and progress.***
* ***Coordinate****,* ***attend and lead team meetings.***
* ***Supervising staff.***

***Name of the Company I Smart Global Services***

***Designation Backend Executive - Operations (TTSL***

***Prepaid)Service Ticket Management Dept. STM Tech Under Complain Management Service ,Pay Role of I Smart Global Services***

***Duration 5th Nov’2007- 30th May ’2008***

 ***Roles & Responsibilities***

* ***To Resolve Customer Complain ,Which is Raise From Front end (SR) within SLA.***
* ***Able to Understand the Nature Of Customer Complain .***
* ***Need to Verify actual Complain (SR) Of that particular Customer .***
* ***Need to Escalation to actual Concern person if situation Demand ,like Switch ,RF,IN. ,MSC ,BSC or BTS .***
* ***Under the manager’s supervision, the assistant operations manager coordinates with the different departments in their organization to ensure that all tasks executed are of best quality.***
* ***Be responsible for completing paperwork related to employees’ attendance, performance and their payrolls.***
* ***Aalso assist during meetings with clients***.

***Name of the Company Aegis BPO Services Ltd***.

***Designation Senior Customer Care Officer– Operations (Assam &***

 ***NESAPrepaid)***

***Duration Sept.2006 – 30th Oct’2007***

 ***Roles & Responsibilities***

* **Assist** ***department managers.***
* ***Prepare reports budgets and assessments.***
* ***Contact******and foster client relationships.***
* ***Taking Escalation Calls***
* ***Give D Beefing and Post Beefing.***
* ***Manage******team performance and progress.***
* ***Coordinate****,* ***attend and lead team meetings.***

***Name of the Company Customer First Services Ltd.***

***Designation***

***Customer Care Officer – Operations***

***DurationJan’2005 Dec- Sept.’2006***

 ***Roles & Responsibilities***

* **Assist** ***department managers.***
* ***Prepare reports budgets and assessments.***
* ***Contact******and foster client relationships.***
* ***Manage******team performance and progress.***
* ***Coordinate****,* ***attend and lead team meetings.***

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***Core Competencies***

* ***Planning***
* ***Attrition Control***
* ***Team Supervision***
* ***Field Development & Business Management***
* ***Quality Assurance***
* ***Process Improvement***
* ***Escalations***

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***Academia***

***2003 B.Com from SukantaMahaVidyalaya, (Burdwan University)***

***2000 12th from D.M.D.V High School.( W.B.H.S.E)***

***1998 10th from D.MN.D.V High School (W.B.B.S.E)***

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***Technical Skills***

* ***Certified course in Basic MS-OFFICE.***

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***Hobbies***

* ***Listening Music***
* ***Playing Football***
* ***Swimming***

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***Strength***

* ***Good Communication Skill.***
* ***Smart, Dynamic & Challenging To Play A Positive Role In a Challenging Environment.***
* ***Sincere & Hardworking.***
* ***Comprehensive problem solving abilities.***
* ***Good Leadership Skills.***
* ***Can solve intricate technical problems***

***Through Detailed Analysis.***

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***Personal Dossier***

***Father’s Name Mr.Subodh Kumar Mukherjee***

***Date of Birth 18th December, 1982***

***Permanent Address 143,Bhadreswar Station Road,Dist-Hooghly,Pin-712124.***

***Linguistic Proficiency English, Hindi & Bengali***

***Nationality Indian***

 ***Date:***

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***Place: (RAJIB MUKHERJEE ).***