

Objective

To be in a challenging position in the various industry in a progressive and competitive organization to utilize my skills and will provide learning & career advancement opportunities.

Summary of Skills

- Over 16 years of experience in various industries including 8+years of experience in Non-Banking Finance Company.
- Ability to learn, grasp and apply new concepts efficiently and effectively to get the desired outcome.
- Good listener with the ability to appreciate different perspectives and ideas.
- Promoting a culture of teamwork that balances individual initiatives with team accomplishments.
- Capable of working independently with little direct supervision.
- Effective customer relationship management skills to understand their requirements and provide customized solutions.
- Proficient and experienced in operating various accounting and finance software.

Professional Experience

HDB Financial Services Ltd. Branch Operation Executive (Howrah Branch) since January 2019 to Till Date.

- Deliverables*
- Interact with all types of customer (CD & Lending) /HNI customer for solving their critical loan related issue.
 - Responsible for compliance to internal policies and statutory regulations.
 - Responsible for lending (GL, PL, PLIC, LAP, EBL, MSME, LAPCL, ECLGS) disbursement after checking the entire documents in files.
 - Handling the entire cash transaction and all kind of register..
 - Responsible for entire branch admin related work.
 - Responsible for all important Office management including safekeeping of Vault Key.
 - Responsible for all vendors payment for branch.
 - Following up the collection department for bank deposits / branch deposits of collected amount.

- Key achievements*
- Best BOE for the East for 2nd QTR for FY 2019-2020 as per audit report

India Infoline Finance Ltd.(IIFL)BranchManager (Salkia Branch) January 2018 to 12/11/2018

- Deliverables*
- Interact with customer /HNI customer for Gold Loan business, SME Business, Home Loan, LAP, Mutual Fund, Insurance business development.
 - Responsible for compliance to internal policies and statutory regulations.
 - Maintaining various types of register.
 - Responsible for entire branch administration related job.
 - Execute various types of accounts/data entry in core software.

- Interact with corporate office directly for any kind of customer's problem related issue or disbursed files related issue.
- Doing marketing activity as per schedule.

Key achievements ▪ Growth of AUM by Rs1.30crore in 10 months of taking charge with 320 new customer base.

Muthoot Finance Ltd. Relationship Executive. March 2011 to December 2017

Deliverables

- Interact with customer /HNI customer for business development
- Appraise the Gold loan applications
- Responsible for compliance to internal policies and statutory regulations
- Directly interact with the customers for business development and understand the requirement
- Prepare all post-sanction documents and facilitate the disbursement process in co-ordination with the client
- Asset management by way of frequent communication with the customer for payments and visits to defaulter customer for recovery
- Execute various types of accounts/data entry in core software
- Responsible for cross-selling of products to customers
- Handling the entire cash and bank transaction for running the branch
- Prepare Cash / Bank reconciliation in monthly basis
- Responsible for co-ordination and compliance towards internal and external audit of branch
- Responsible for all important Office management including safekeeping of Vault Key
- Responsible for run and manage the entire branch at the absence of Branch Manager

Key achievements ▪ Growth of AUM 3.40 crore in 6+ years and 2.00 crore Non-Convertible Debenture.

MPS Group of Companies Ltd. Assistant Executive March 2009 – February 2011

Deliverables

- Preparation of tax invoices for corporate payments received and make entries in Tally software
- Responsible for reconciliation of cheque/cash received from recovery department
- Maintain party wise and invoice wise outstanding and present MIS report to senior management
- Prepare cash/cheque reconciliation statements monthly basis.
- Customer relationship management regarding invoice/payment issues

Key achievements ▪ Introduced worksheet based reconciliation system for cash/cheque transactions to generate reconciliation statements quickly

Uttara Foods and Feeds Pvt. Ltd. Operation Assistant January 2005 – February 2009

Deliverables

- Liaison with bank for commercial transactions daily.
- Prepare cash/bank reconciliation statements in weekly basis and present to senior management

- Make proper entry in Beacon Software of cash transaction
- Check and verify purchase order & relevant documents for making payments
- Prepare the monthly salary statement of employees'
- Responsible for verifying the travel allowance claims of sales team for making payments

*Key
achievement
s*

- Assigned responsibility to handle cash transactions upto INR 5 Lakh daily in a short period.

Qualification

B. Com (Hons.)	2004	Seth Anandram Jaipuria College (Affiliated to Calcutta University, Kolkata)
Higher Secondary - Class XII	2001	Seth Anandram Jaipuria College(Affiliated to West Bengal Board of Higher Secondary Education)
Madhyamik – Class X	1999	Howrah Zilla School (Affiliated to West Bengal Board of Secondary Education)

Personal Profile

Father's Name. :Lt. Shib Sunder Bhattacharya

Date of Birth :March 24, 1983.

Address :70+71, Arabinda Road, Flat no. 2A, 2nd Floor, Salkia, Howrah-711106.

Languages :Bengali, Hindi and English.

Software Skills. :CBS application, MS-Office, Tally, ERP 9, LOS, LMS.

(Debajyoti Bhattacharya)