

SHIBAJEE GHOSH

PERSONAL DETAILS

34, Sree Bardhan Pally,
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Career Objective

Over 8 years of experience in the domain of Lending vertical various Bank and NBFCs like Loan Against Property, Home Loans, Commercial Property Loans, Construction Finance also Business Loans and Personal Loans etc..

Key Skill:

Well verse with Credit Policy, Financial Analysis for loans syndication and project appraisal. In depth understanding of Housing Loan and Loan Against Property Product, and also Business Loan and Personal Loan Product.

KYC Compliance, Credit Appraisal, Eligibility Calculation, Risk Assessment, Credit Scoring, CIBIL Report Analysis, Personal Discussion Prior Sanction, Loan Documentation, PDD Management, Project Approval Credit Note Preparation, Daily MIS, and Budget Monitoring.

Business Development, Builder Relationship, Corporate Presentation, Team Handling, Channel Sales and Market Intelligence on Secured and Unsecured Loans Product.

Strong leadership capabilities with a demonstrated ability to identify needs and solve problems, strategic planning and policy formulations.

Experienced Leader, handling a workforce of 10+ employees in the current assignment with multiple locations.

Job Experience

Jana Small Finance Bank Ltd.

As Cluster Head (16th. June 2021 onward serving presently)

Location: *Thakurpukur Cluster (Thakurpukur, Aamtala & Diamond Harbour Branches)..*

Responsibilities:- *Responsible Cluster team handling regarding sales, Productivity, Training & Motivation.*

Ensure team maintain a healthy sourcing mix by facilitating the assigned store fronts, mobilize business through marketing campaigns and through channel partners in assigned geography.

Ensure team maintain manpower and assigned branch/storefront productivity.

Develop and maintain channel relationship, expand distribution, search for new markets.

Ensure consistent top line growth in terms of disbursement as per assigned target.

Formulate and review the activity calendar of sales team.

Monitor and track the competitors and share market best practices.

Ensure team built relationship with the channel partners.

Ensure customer background verification activity to be done by team and Accountable for Collections.

Effectively engage Credit, Operations & Risk teams to understand and contribute to overall processes & Profitability across locations.

Taking care of Supply chain management business and doing Cross sell of Insurance and Gold Loans.

Neo Growth Credit Pvt. Ltd.

As DST Team Leader (9th.December2019 to May 2021)

Location: *Kolkata & Bhubaneswar.*

Responsibilities:- *Responsible for sales & distribution management of Business loans.*

Achieving & exceeding business goals and target.

Identifying the need of sales training, analyzing changing markets trends, channel development etc, also, giving feedback to RSM.

Generate business avenues from SME based out of respective locations and achieve team sourcing target.

Create unique customer experience by disbursing the loan in the fastest manner and achieving the field file pick up TAT targets.

Get & achieve customer feedback on the entire fulfillment experience and maintains the accurate records & real time updates on the sales activity in CRM.

Creating a strong & compliant sales culture across the channel to drive acquisitions, profitability and employee development.

Bajaj Housing Finance Ltd.

Sales Manager (3rd September 2018 to 2nd December 2019)

Location: Kolkata.

Responsibilities :-Responsible for sales & distribution management of multiple loan products sales like Personal loans, Business Loans, Loan Against Property and Home Loans.

Achieving & exceeding business goals and target.

Ensuring that all activity for prospecting calls, appointment, pitching, documentation and sales closure on daily basis.

Handling team off roll team members and Achieve sourcing target from open markets.

Shall drive the technology implementation required on field like mobility, banking integration successfully.

Create unique customer experience by disbursing the loan in the fastest manner and achieving the field file pick up TAT targets.

HDB Financial Services Ltd.

As Senior Sales officer August 2016 to 2nd September 2018.

Responsibilities :- Selling Personal loans, Business loans and Loan Against Property products to the customer and doing Cross sell of Insurance and Gold Loans.

Ensuring loan eligibility and the documents needed until the disbursement happens.

Ensuring that the individual meet or exceed all activity for prospecting calls, appointment, pitching, documentations and sales closure on daily basis.

Contribute to branch incremental value targets.

Achievement of business targets.

Cost Management and Productivity.

TSA Financial Services Pvt Ltd.

As BDM October 2014 to 5th August 2016.

Responsibilities :- Selling Personal loans, Business loans and Loan Against Property products to the customer.

Contribute to branch incremental value targets.

Ensuring that the individual meet or exceed all activity for prospecting calls, appointment, pitching, documentations and sales closure on daily basis.

Technical Skills:-

Excel, MS Office

Education Details:

In the year of 2004 completed my Matriculation, General Examination from W.B.Board of Secondary Examination with 58% marks. Completed my Higher Secondary Examination in 2006 from W.B.Board of Higher Secondary Examination with 56% marks. In the year 2009 completed my Graduation with 49% marks from Calcutta University. Presently I'm pursuing MBA Degree (Marketing & Finance) from ICFAI University.

Personal Details:

*Father's Name : Late Kanai Lal Ghosh.
Mother's Name : Ila Ghosh.
Date Of Birth : 23 September 1987.
Nationality : Indian.
Marital Status : Single.
Language Known : Bengali, English & Hindi.
Interests : Playing Cricket.*

Declaration:

I do hereby declare that the above mentioned particulars are true to the best of my knowledge and belief.

Dated:-

Place:-Kolkata.

(SHIBAJEEGHOSH)