

## DEBAJYOTI DAS

C/O Sri Sadhan Chandra Das  
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### SUMMARY

- **Graduate in Commerce** with more than **19+ years** of experience in handling all work related to finance & **Presently work with Manappuram Finance Limited as a Chief Manager.**
- Strong and well-versed working knowledge & experience related to Gold Loan, ***HOUSING LOAN, HOME IMPROVEMENT LOAN, LOAN AGAINST PROPERTY, BALANCE TRANSFER WITH TOP UP, SECURED LOAN, UNSECURED LOAN, NCD and other financial products***

### WORKING EXPERIENCE

- Currently working with: **MANAPPURAM FINANCE LTD.**  
Designation : **Chief Manager**  
Duration : Nov 2010 to till now.

#### **Role & Responsibilities:**

**CURRENT JOB ROLE . Control a micro home finance department sales team total 8 state sales and marketing follow up. Our product HOUSING LOAN , BALANCE TRANSFER, LOAN AGAINST PROPERTY MORTGAGE, SECURED LOAN, UNSECURED LOAN. HOME IMPROVEMENT LOAN ETC. NEW STAFF JOINING, PRODUCT KNOWLEDGE TRAINING OF NEW STAFF. DAILY WISE ZOOM MEETING CONDUCT. FULL FOLLOW UP AND SUPPORT MY TOTAL TEAM. LEAD COLLECT THROUGH CALL CENTER, WEBSITE, FACEBOOK AND PROVIDE TO OUR SALES HEAD. DAILY WISE CALL TO DSA AND BUSINESS ASSOCIATE AND OTHER SOURCERS. MONTH ON MONTH MARKETING ACTIVITIES LIKE MIKE ANNOUNCEMENT, BANNER , KEY CHAIN MARKETING, FLEX MARKETING, BUS BRANDING, AUTO TOP MARKETING ALL TYPES OF BUSINESS IMPROVEMENT RELATED WORKING DONE. AND DAILY WISE INDIVIDUAL CON CALL FOLLOW UP MY TOTAL SALES OFFICERS.**

- ❖ Achievement of target of products- Gold Loan, NCD & Bonds, collection & recovery.
  - ❖ Ensure proper assessment of gold and minimize overdue.
  - ❖ Submit reports at periodical intervals – daily, weekly, monthly.
  - ❖ Liaison with Government authorities attending police cases of spurious / theft gold / gold missing, etc collecting FIR of spurious pledges from concerned authorities.
  - ❖ Collecting spurious amount from the customer's achievement of target on gold loan recovery.
  - ❖ Implement marketing strategies for new opening branches in respect of gold loans, Insurance, Outward remittances, NCD, recovery and interest collection related to Gold loan business.
  - ❖ Involve in marketing strategies of new opening branch by mike announcement, banner & hoarding display, leaflet distribution, & other activities required time to time.
  - ❖ Ensure business development in new branches – Pre-opening and post opening market penetration to ensure Branches breakeven within 3 months of opening.
  - ❖ Ensuring due notices are sent to the concerned customers on a daily basis.
  - ❖ Submitting monthly Branch inspection report to concerned Operation head at H.O.
  - ❖ Ensure audit rectification entry is to be at the right time by the concerned Auditor.
  - ❖ Ensure auction settlement of defaulter customers.
  - ❖ Any other duties assigned by the management from time to time.
  - ❖ Ensure all statutory compliance.
  - ❖ Ensure property against loan, Home loan, Home improvement loan, Balance transfer all types of sale.
- Company name : Priya International  
Duration : From Sep 2009 to Oct 2010.  
Designation : Data Entry Operator
  - Company name: Netaji Subhas Training Institute & Agricultural Marketing. A part of the West Bengal State Marketing Board (West Bengal Govt. Undertaking)  
Duration : 1 Year 8 Months (Jan 2008 to Aug 2009)  
Designation : Computer operator & Internet Surfing.
  - Company name : Poddar Financial Services.  
Duration : 1 Year ( Jan 2007 to Dec 2007)  
Designation : Assistant Accountant.
  - Company name : Progressive Solution (DSA of ICICI Home Finance Co LTD)  
Duration : 2 Years (Nov 2004 to Nov 2006)  
Designation : Sales Executive.

#### EDUCATIONAL QUALIFICATION

- Passed B.Com Part –II from Calcutta University in 2002 Securing Aggregate 40.12%
- Passed Higher Secondary from W.B.C.H.S.E in 1999 Securing Aggregate 50.01%
- Passed Madhyamik from W.B.B.S.E in 1997 Securing Aggregate 59.35%

#### PROFESSIONAL QUALIFICATION

- ❖ Professional Course : Perfect Accountant. (Duration : 1 Year) From ICA. (Barrackpore)
- ❖ Knowledge of MS-Dos, Windows, Internet, Ms-Office (Word, Excel, Power Point, Access).
- ❖ Knowledge of Financial Accounting Packages (Tally 9, Fact 10.16, Ace5) Money-ware software, Pay soft
- ❖ Knowledge of advance Practical accounts (B.R.S, Depreciation, Ratio-Analysis, Billing Terms, Inventory, Rectification and Manual Accounts
- ❖ Knowledge of Payroll & Investments, Banking

#### TECHNICAL QUALIFICATION

- ITI From Gariahat Institute, Trade : Machinist in 2003
- NSE's Certification in Financial Markets (NCFM) Capital Market (Dealers) Module Pass in 20 Nov, 2008 (62.25%)

#### PERSONAL DETAILS

- Father's Name : Sri Sadhan Chandra Das
- Date of Birth : 23rd, December 1980
- Nationality : Indian
- Language Known : Bengali, Hindi
- Hobbies : Playing Cricket and Travelling
- Matrimonial Status : Single
- Religion : Hinduism

Declaration :

I do here by declare that all the information given in this document is true.

Date :

Place : Shyamnagar (Kolkata)

(DEBAJYOTI DAS)