**Biswajit Barman**

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**Kolkata, India, 712104**

**PROFESSIONAL SUMMARY**

Dedicated professional with 12 years of experience in the financial industry, my primary goal as credit manager is to be reduce bad account and increase the company profit. I have strong analytical abilities, a working knowledge of statistics, and the confidence to make decisions that will affect a company's bottom line, I am Enjoyed working with team members and I will also conduct regular training session to team members.

**SKILLS**

* Strong negotiation skills
* Ability to work under pressure
* Excellent analytical skills
* Understanding of loans and lending procedures
* Decision making ability
* Risk assessment and classification
* Cash flow management

**RESPONSIBILITIES**

* Research and evaluate clients’ creditworthiness
* Create credit scoring models to predict risks
* Calculate and set interest rates
* Negotiate loan terms with clients
* Ensure all lending procedures comply with regulations
* Approve or reject loan requests, based on credibility and potential revenues and losses

**WORK HISTORY**

**Credit Manager** (Mortgage Loan) Manappuram Finance Limited- Kolkata, India

Analysed applicant’s financial status and credit & property evaluations to determine loan feasibility,

Investigated and evaluated customer for creditworthiness and potential risk factors,

Reduced past due balance and bad debt by coordinating collection efforts with customer service, sales and billing departments

Monitored accounts for signs of fraud and non-payments issues,

Reviewed and analysed loan procedure.

**Seals Executive** HDFC Bank- Kolkata, India

Achieved sales goals & service targets by cultivating and securing new customer relationship,

Managed entire sales cycle across customer accounts, proposing and closing sales to achieve total revenue growth, profit & customer satisfaction plans.

**EDUCATION**

Bachelor Of Commerce (Accounting and Finance) Burdwan University, West Bengal