

## **Siddartha Chatterjee**

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Competent professional with **over 10 years' experience** in **Sales, Customer Service, Banking (Operations And Collections Management)** with exceptional track record of **Sales, Marketing, Brand Building, Promotional Activities, Customer Relationship and Collections.**

### **Skills**

Responsible	Determined	Energetic	Quick Learner
Self-Motivated	Goal Oriented	Leadership	Team Work
Business acumen	Critical thinking	Influencing	Risk mitigation
Adaptability	Communication	Decisiveness	Integrity
Delegation	Flexibility	Conflict Management	

### **Competencies**

Project management	Strategic planning	Strategic partnerships	MIS reporting
Business Strategy	Business Growth	Innovation	Market Research
Negotiation	Forecasting	Profit Center Excellence	Resource
Optimization			

- **Work Experience**

### **Star Health & Allied Insurance Ltd -**

**April21- July21**

#### **Agency Development Manager**

##### **Responsibilities:**

- *Motivating .train, guide 200 agents who are existing, inactive , orphan*
- *Procurement of fresh premium of 60 lakhs per annum through attachedagents*
- *Ensure 50 percent of allotted agents provide business month on month*
- *Recruitment of 5 IC 38 agents and 10 Composite agents in aquarter*
- *Ensuring of 50 percent fresh business through agents recruited by self*
- *Solving quiries related to claim settlements in the existing portfolio*
- *Minimization of hospitilazation and claim settlement through sourcing healthyportfolio*

## **Brahmansathi Tours and Travels – OWNER**

**Partner**

**Jan 19 - May 20**

### **Responsibilities:**

- *Plan and sell transportations, accommodations, insurance and other travelservices*
- *Cooperate with clients to determine their needs and advise them appropriate destination, modes of transportations, travel dates, costs and accommodations*
- *Provide relevant information, brochures and publications (guides, local customs, maps, regulations, events etc) to travelers*
- *Book transportation, make hotel reservations and collect payment/fees*
- *Use promotional techniques and prepare promotional materials to sell itinerary tour packages*
- *Deal with occurring travel problems, complaints or refunds*
- *Attend travel seminars to remain updated with tourism trends*
- *Enter data into our software and maintain client files*
- *Network with tour operators*
- *Maintain statistical and financial records*
- *Meet profit and sales target*

## **Versura Shiksha Services Pvt Ltd**

**Aug 17 – Dec 18**

### **Regional Business Head - Edi School Loans**

#### **Responsibilities:**

- *Managed sales of **secured and unsecured loans** to schools and educational institutes, state activities and performance for **entire Delhi and Kolkata**.*
- ***Handled Team of 10 on roll sales managers, 20 field executive's and channel partners.***
- *Effectively managed existing portfolio, excellent customer service and timely loan repayments with zero delinquency.*
- *Managed to achieve MOM business and collection delinquency targets*
- ***Set up branch processes** in respective states and adherence as per organizations norms and policies*

## Capital Float

Aug15 - Aug 17

### Manager – Bill Discounting Loans, Supply Chain Finance & Auto finance

#### Responsibilities:

- Handling **team of 5 on roll bd-executives**. Mainly **sourcing e-commerce and channel finance business** across various products such as **working capital/ e-commregular/ e-commerce mini/ e-commerce loan products**.
- Sourcing files through tie ups from e-commerce giants, tele-calling team and fronttie ups with large distribution houses of big brands like **Amazon, Flipkart, Supertron, Power2sme, Metro Cash & Carry, Compugae, Zebronics, Yatra and Visa**.
- Enhanced business using cold leads sourced from channels such as tele calling, partner tie ups and ecommerce tie ups.
- Generating volume of around **10-15 Crore/ month**. **Monitor collection** for sourced portfolio through collection team  
Handled a **team of 4 on-roll loan executives** (auto loans and device loans)
- Mainly sourced **auto & mobile phone loan** business through dealer network and **channel partner Uber India**.
- Disbursed consumer loans (mobile phones) worth **50 lacs and 400 units per month**, auto loan business of **3 to 4 crores and 40 to 50 units** per month.
- Educated customers about **Loan -LTV, Rate of interest, EMI, Tenure, Down payment and legal aspects of auto loan agreement** as per organization policy.
- Evaluated credit of customers and sorted out credit obstructions with help of credit team.
- Managed cross sales of **motor, health, GPA (Insurance) and Retail products**.

## INDUSIND Bank Ltd.

June 09 - March 15

### Channel Sales Manager – Auto Loans

- Handled team of **5 counter staff, 2 collection executives**, met their business and collection KRA monthly and yearly basis.
- Coordinated with **4-5 auto loan dealership and 4 no's DSA** (New and Usedcar).
- Sourced auto loan business (with volume of **1.8 to 2.5 crore volume and 25 to30**) mainly from network of Dealer, DSA as well as **arranging Road shows, Loan Melas**.
- Verified all required documents of **applicant, co-applicant and guarantor** as per norms of IndusInd Bank for new, used, refinance and top up car loan. Educate customer about all details as per organisation policy.
- Filled **application form, agreement, payment requests, PDCs & ECS mandates** before disbursement of loan.
- Prepared **approval mail and delivery orders** of auto loan to car dealers. Managed **RC, Insurance and Tax Invoice** of vehicle.

- *Handled Collection process from **1st EMI to contract expiry** and decreasing Overdue lev*  
*Handled 7 **collection executives** and collection volume of **10 to 15 crores**.*
- **Solved discrepancy** regarding accounting of collection with payments team.
- *Conducted field visit for the **NPA 1, 2 and standard 3 bucket** customers. Identified and resolved their non-payment issues.*
- *Coordinated with legal team for **section 138 and section 9** filing for vehicle repossession. Worked with vehicle repossession agency and repossessed vehicle with help of agency.*
- *Generated **auto loan business** from existing database of customers and known dealer channels.*
- *Excelled in **cross sale** of insurance, health & group accidental policies.*

### **Education**

*Bachelor in Computer Applications      West Bengal University of technology      Year Of Passing: 2008*

