

**Sudipta Ghosh**

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Email: [sudiptaghosh71@yahoo.in](mailto:sudiptaghosh71@yahoo.in)*Address:**HB – 298 / 6, Sector – III,  
Salt Lake, Kolkata – 106***Job Objective**

Self – enrichment and value addition to my organisation through challenging assignments in Sales / Marketing / Risk / Collection / CRM in retail lending industry in a high growth-oriented atmosphere.

**Summary of Skills & Experience**

- 26 years' experience in Sales, Marketing (Advertising & Communication), Credit & Operations, Customer Care, Channel Management (Acquisition, development & retention), Training, Process and Quality Control and Receivables Management in retail finance industry.
- Capable of leading large functional teams (both in-house & outsourced) in different verticals (Sales, Credit, Recovery & CRM) in regional / zonal and national level.
- Handling of large multilayered recovery and legal teams over last twelve years and a complex multiproduct portfolio (CV, CE, CAR, TRACTOR – New and Used, HL and LAP, SME) in a difficult and volatile market of East and South India to regularly deliver desired efficiency in a extremely target and productivity oriented environment.
- Experienced in managing Branches / SBUs / Regions as independent profit centers covering Sales, Recovery, Credit, Operation, Customer Care, Accounts and HR functions.
- Operational knowledge of handling external and internal communication function including developing national level creative strategy and media plan, recruiting and managing creative and media planning agencies.
- Have taken part and delivered in many projects related to different functions in retail lending and receivables management as a project team member / project manager or sponsor.
- A keen planner and strategist with proven abilities in addressing operational issues, resolving performance bottlenecks and achieving desired objectives.
- A certified trainer (Retail Finance – Recovery Domain) and good communicator with excellent team building and man management skills.

**Career Highlights**

Aug '09 to Date: Associated with **Poonawalla Fincorp Ltd.** (erstwhile Magma Fincorp Ltd.) in various capacities as below...

Apr '20 to date: Zonal Collection Head (East) – (31-90 - ABF)

- Collections - ABF (CV, CE, CAR, TRACTOR – New and Used) and SME in 31-90 buckets which includes managing a team of 225 Field Officers – 32 Team Leaders and 5 RCH at 5 regions.
- Achieving collection efficiency and roll rates bucket – product & state wise as also for the Zone.
- Maximizing the revenue efficiency through collection of additional finance charges.
- Handling Repossession and Legal recovery for the entire zone across product lines.

Nov '17 to Mar '20: Zonal Head (East & South) – Quality Control (ABF)

- Collections (All products 0-90 including HL / SME Loans and repossessions) which includes managing a team of 250 telecallers and 1600 Field Officers at 8 regions in East and South.
- Designing various new business processes like Risk segmentation of portfolio, Quantity and quality mapping of team activity (calling, visit and supervision), activity requirement mapping for better resource optimization.

- Standardising processes by drawing up the SOPs. Enhance and support the implementation of new business processes. Track, diagnose and initiate corrective measures through Internal Quality Audit at the branch level to enhance the process effectiveness.

**Dec '15 to Oct'17: Regional Business Head (Orissa) – Sales, Collection, Credit, Product**

- ABF (CV-CE-Car-Tractor-SUVIDHA/USED) and Insurance Sales.
- Collections (All products 0-90 including HL and SME Loans)
- Credit, Product and Channel management and OEM Relationships.
- Overall Profitability of the Orissa SBU operations.

**Aug '15 to Nov '15: Zonal Coll. Head (East) – 0-90 Buckets**

- Managing the collections for 0-90 buckets for the ABF, HL and LAP, SME verticals in East.
- Handling Repossession and Legal recovery for the entire zone across product lines.
- Achieving collection efficiency bucket – product & state wise as also for the Zone.
- Maximizing the revenue efficiency through collection of additional finance charges.

**April '14 to Jul '15: Zonal Head (East & North) – Field and Forum (Recovery)**

- Designing various new business processes like Risk segmentation of portfolio, Quantity and quality mapping of team activity (calling, visit and supervision), activity requirement mapping for better resource optimization and lesser TAT.
- Standardizing processes by drawing up the SOPs for new processes and re-designing of existing SOPs as required. Enhance and support the implementation of new business processes.
- Manage the process performance by identifying exceptions. Constantly coaching and mentoring the team through imparting classroom – web (Design & development of various E Learning modules) and on-job field training.
- Identifying problem areas and decide on the best solution through collaborative experience, evaluating the viability of the solutions and then constantly fine tuning the evolving processes.

**May '13 to April 14: Zonal Coll. Head (East) – 31-90 Buckets**

- Managing the collections for 31-90 buckets for the ABF (CV, CE, CAR, TRACTOR – New and Used).
- Achieving collection efficiency bucket – product & state wise as also for the Zone.
- Maximizing the revenue efficiency through collection of additional finance charges.
- Handling Repossession and Legal recovery for the entire zone across product lines.

**May '12 to April 13: Zonal Coll. Head (East) – Collection (1-60) & Verification**

- Managing the collections for 1-60 buckets for the ABF verticals in the Eastern states.
- Responsible for handling the Field Inspection activity for all asset products in the East.
- Improving both FI TAT and Quality - the key deliverables across divisions and location
- Maximizing the revenue efficiency through collection of additional finance charges.
- Proactively arrest any major fraud in the field of verification which was new for the team
- Having a special focus on Infant and Early Delinquent pools to maintain the target parameters

**Aug '11 to Apr'12: Sr. Project Manager – Recovery**

- Handling the Sub-vertical – Projects under Recovery vertical managing various projects.
- Pioneering an exercise of district wise mapping of – portfolio distribution / FOS deployment / Product mix / business trend and recovery viability (Pan India).
- Re-designing and partially developing the existing legal module in oracle platform in coordination with Legal & IT verticals to make it comprehensive and user friendly.
- Ideation – Development and Roll-out of the E Learning and Certification programs for recovery tele-callers and field staff with help of L&D and external vendors.
- Contributing in the Automated Collection Project - Phase 2 (SBI Deposition) as a project member.
- Designing and development of the Automated Collection Project – Phase 3 (Activity mapping) with cross vertical teams and external software vendors as the project manager.
- Managing other smaller projects like customer classification based on risk indicators, recovery budgeting, portfolio analysis and target simulations...

**Apr '10 to Jul '11: Regional Head – Recovery (Bihar – Jharkhand)**

- Managing collections for asset products for Bihar and Jharkhand for 0-180 buckets.
- Achieving collection efficiency bucket – product & state wise as also for the SBU.
- Maximizing the revenue efficiency through collection of additional finance charges.
- Managing the roll rates at each bucket to achieve the NCL targets.

**Aug '09 to Apr '10: Regional Head – Recovery - West Bengal**

- Achieving collection efficiency bucket-wise, product-wise as also for the overall SBU.
- Maximizing the revenue efficiency through collection of additional finance charges.
- Managing the roll rates at each bucket to achieve the NCL targets.
- Maximizing profit on the sale of repossessed assets.

**About Poonawalla Fincorp**

**Poonawalla Fincorp Limited, known earlier as Magma Fincorp Limited is a Poonawalla group non-banking finance company that focuses on consumer and MSME financing. They offer a diversified product suite to address the growing financing needs of the retail financing and the enterprises.** The previous organization Magma Fincorp had a well-diversified product portfolio comprising Commercial Vehicle Finance, Car & Utility Vehicle Finance, Construction Equipment Finance, Used Commercial Vehicle Finance, Strategic Construction Equipment Finance, SME Loans and Fee Based Business that used to operate through 300+ branches in 21 states and employed 9000+ people.

**Aug '07 to Jul '09: Associated with FamilyCredit Ltd. (erstwhile Apeejay Finance Group Ltd.) as...**

**National Head - Communication & CRM**

Managed nationally the Communication & CRM verticals being responsible Communication, CRM and Loyalty (Cross-Sell) Initiatives:

**Communication Initiatives**

- Design and content management of the corporate website.
- Developing the communication & creative strategy and media plan
- Uniform external and internal branding of the branch and sales channels.
- Handling all press conferences, releases and interviews & media relations.
- Recruitment of creative and media planning agencies – Campaign Roll outs.
- Adherence to Legal, Budgetary and Technical compliance -Communication audit.
- Formulating the national level communication budget in line with business budget.
- Editing and Publishing the Internal Newsletter and managing the corporate intranet.
- Design, production and distribution of all brand, product and scheme level collaterals.
- Liaison and reporting to the communication departments of Societe Generale in Paris.
- Supporting BTL activations at the branch level & Effectiveness Measurement Surveys.

**CRM and Loyalty Initiatives**

- Call Center Mgmt. - Build technological infrastructure and team to initialize in-house call centers (sales, collection & CRM) and effectively running the same through training and monitoring.
- CRM-Direct Interaction - Hiring, training and monitoring a team of National, Regional and Branch CRM Coordinators for developing a single window system across the branches for all customer queries and reports and motivating them additionally for handling retention and cross-selling.
- Loyalty Program - Spearheading the Loyalty program through the call-center and the CRM team to ensure maximum churn and spread from the existing portfolio.

**About FamilyCredit & Société Générale**

FamilyCredit is the Indian Subsidiary of SG Consumer Finance, the consumer credit wing in the Société Générale Banking Group managing two product lines: New / Used Car Loan & TW Loan. Société Générale is one of the largest financial services groups in the euro-zone that employs 151,000 people in 82

countries worldwide in three key businesses: Retail Banking & Financial Services / Global Investment Management & Services / Corporate & Investment Banking

**Aug '96 to Jul '07: Associated with Apeejay Finance Group Ltd.(An Apeejay Surrendra Group Company) in various capacities as below...**

May'05 to Jul'07: National Head – Credit & Process

Creation of an independent & structured Credit & Process vertical for 19 branches across India for Auto, Commercial Vehicles, Two-wheeler and Consumer Durables. The detailed job-profile is as below:

- Formulating the product wise credit policy and process guideline to maintain the portfolio quality & TURN AROUND TIME.
- Recruiting, training and managing the all India network of in-house credit officers and outsourced agencies for Auxiliary Services like CPV, Valuation, Processing, etc.
- Constantly training and driving the in-house credit and process team from the frontline to keep up to the accepted tat and adhere to the best business practices.
- Analysing the portfolios against various parameters and market behaviour on a regular basis with statistical support for implementing related modifications in the credit policy.
- Structuring and implementing of credit policies for all newly launched products and schemes along with training the new team on the same.
- Roll-out of the On-Tap Securitisation process with UTI Bank on a national scale for car loans.

Nov'03 to Apr'05: Regional Business Head – South

- Managing regional operations treating each unit (Chennai, Bangalore, Coimbatore) in the region as an individual profit-center.
- Handling the existing DSA network with targets of developing new channels.
- Explore opportunities in new markets and setting up branches / business network there.
- Relationship Management with dealers and manufacturers for marketing and subvention tie-ups.
- Credit appraisal and sanction of loan applications up to pre designated limit.
- Handling regional recovery operation through agencies and in-house effort.
- Setting up of operational & marketing budget, strategy and implementing the same.
- Involved in Concurrent, Internal and Statutory audits.
- Preparing Regional Performance MIS reports to apprise top management.

Mar'99 to Oct'03: Regional Business Head – East

- Similar functions as above for the Eastern Region

Aug'96 to Feb'99: Executive to Sr. Mgr – Car Loans

- Marketing, Sales and Recovery of Car Loans through channels & directly in W Bengal.

Jul'95 to Nov'95: **Lynx India Ltd.** as Executive – Marketing

- Developing the Dealer and DSA network for the Car-Loan division, Kolkata

Mar'95 to Jun'95: **Apple Finance Ltd.** as Officer – Marketing

- Handling MUL & TELCO dealer tie-ups & the broker network for Car-Loan division, Kolkata

#### Education

- PG Diploma in Business Management (Marketing) from IISWBM, Kolkata in 1997.
- B.Sc. (Hons. in Chemistry) from Scottish Church College (Calcutta University) in 1994.

#### Personal Details

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| Marital Status | : | Married   |
| Date of Birth  | : | 4th December 1971   |
| Pursuits       | : | Literature / Travel / Wildlife / Photography / Indian classical music |