

**JYOTI BIKASH CHAKRABORTY**

**DOB: 20-01-1981**

B.A.(ENGLISH)  
GUWAHATI UNIVERSITY

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**Objective:**

To work in a learned & challenging environment to achieve professional satisfaction, career progression and personal development and provide a meaningful contribution to the growth of Organization & self.

**Educational Qualification:**

B.A. (Guwahati University); Simple Pass ; 2004  
12<sup>th</sup> (Assam Higher Secondary education Council); 2<sup>nd</sup> Division ;1999  
10<sup>th</sup> (Secondary Education Board of Assam) ; 1<sup>st</sup> Division;1996

**Certificate:**

4 months Computer Application Certificate from CIC,Sipajhar,Darrang(Assam)

**Professional Experiences:**

**Business Development Manager :**

From Jan 2023 working as a BDM in Bajaj Allianz Life Insurance company with the responsibility of Manage Insurance sales goal , Agent Recruitment , Business Development , Team Handling Meet Business Targets work with Agent on Planning & reviewing of goals, Agent Hiring & Build Team of Agents , Training & Developing Agents.

**BranchManager:**

From Oct2019 to Sept 2022 worked as a **BM** in **NOCPL** a Business Correspondent of **Axis Bank**. with the responsibilities of maintaining the Branch of 6 to 8 employees , fields, providing training to new employee of the organization and to SHg and JLG group members on Health, Nutrition, Education, Savings, family planning etc. daily collection entry in the system, Registers maintaining and book keeping , groups and loan Approval,loan activity verify for group members, Arrear loan, DPD groups, overdue loans follow up (if any).

**BranchManager:**

From March 2018 to oct 2019 worked as a **BM** in **Vedika Credit Capital Ltd** with the responsibilities of maintaining the Branch of 6 to 8 employees , fields, providing training to new employee of the organization and to SHg and JLG group members on Health, Nutrition, Education, Savings, family planning etc. daily collection entry in the system, Registers maintaining and book keeping , groups and loan Approval,loan activity verify for group members, Arrear loan, DPD groups, overdue loans follow up (if any).

**Agency Manager in Aditya Birla Capital**

From Sep 2017 working as a Agency Manager in Aditya Birla Sunlife Insurance Company with the responsibility of Manage Insurance sales goal , Agent Recruitment , Business Development , Team Handling Meet Business Targets work with Agent on Planning & reviewing of goals, Agent Hiring & Build Team of Agents , Training & Developing Agents.

### **Retail Agri Credit in HDFC Bank Ltd.:**

From 2014 March working as a Branch Retail Agri Credit in HDFC Bank ;SLI Division with the responsibility of maintaining the Credit issues of newly formed JLG and SHG groups for Micro Loans. Conducting Borrowers Eligibility Test (BET), applicants residence as well as loan activity verification, Examine the credit history of the applicant, the purpose for the loan, the applicant ability to pay back the loan and financial risks involved. Use software to calculate risk factors and statistics also make judgment calls if the software results are inconclusive.

After figuring out the bank's risk factors for the loan ; it recommend to either Approve or Reject.

### **Branch Manager in RGVN (N.E.) MFL:**

From June2012 to March 2014 worked as a **BM** in RGVN(N.E.) MFL a reputed Micro Finance Company with the responsibilities of maintaining the Branch of 6 to 8 employees , fields,providing training to new employee of the organization and to SHg and JLG group members on Health, Nutrition, Education, Savings, family planning etc. daily collection entry in the system, Registers maintaining and book keeping , groups and loan Approval,loan activity verify for group members, Arrear loan, DPD groups, overdue loans follow up (if any).

### **CREDIT OFFICER in RGVN (N.E.) MFL:**

From Oct.2009 to May 2012 worked as a **Credit Officer** in RGVN(N.E.) MFL performed the duties in field ,formation of SHG, JLG. and Small Business Loan. Conducting Loan orientation and loan origination meetings and then loan recommendation to the Loan Commmity Members. Collection Monthly and weekly EMIs of such loans by visiting their business place or schedule collection centers.

### **4 Years Marketing in Insurance Sector:**

Selling Various Life and General Insurance policies from TATA AIG , Bajaj Allianz ,Kotak Mahindra, Max New York Life, LIC, Reliance through GTFS(A corporate Agent)

### **Strength:**

Good analytical and logical skills.  
Ability to work as team as well as individual.  
Positive attitude and good at decision making.

### **Language:**

English, Hindi and Assamese

### **Communication & Permanent Address:**

C/O- Amulya Charan Chakraborty  
Village- Bheruadall  
P.O.- Duni  
Dist- Darrang(Assam)  
Pin-784148

I hereby declare that the above mentioned particulars are true to the best of my knowledge and belief, if anything is found to be wrong liable action can be taken.

Place : Mangaldai

Jyoti Bikash Chakraborty

Date :