

KUNAL GHOSH

Regional Business Head



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QUALIFICATIONS

2024 - Pursuing Indian Institute of Management -V

Executive Certificate program in senior Leadership

2008 - 2010

West Bengal University

Master of Business Administration

2003-2006

Calcutta University

Honours. Bachelor of Commerce

2002-2003

C.B.S.E

Higher Secondary
Batch Topper

CORE COMPETENCIES

- Strategic Planning & Leadership
- Business Turnaround Mgt.
- P&L Ownership & Market intelligence
- Key account management
- Data analysis & Interpretation
- Customer Support & Management
- Competitor analysis
- Training & Development
- Audit compliance & Quality assurance
- Team Building & Mentoring
- MFI Crisis Management

PROFILE

Strategic business leader with extensive experience in sales and business development within the microfinance sector. Proven track record in driving revenue growth, enhancing portfolio quality, and positively impacting customers' lives. Known for innovative solutions, team mentorship, and a customer-centric approach.

WORK EXPERIENCE

Bharat Financial Inclusion Ltd.
Regional Business Head – Bihar
October 2024 - Present

Roles & Responsibilities -

- Direct and mentor Territory Heads to enhance market penetration and expand geographic reach.
- Drive growth in AUM for retail loan products, focusing on revenue, cost management, and portfolio quality.
- Collaborate with the Product Manager to deliver top-tier loan solutions, ensuring competitive offers for customers.
- Lead customer experience initiatives to position IndusInd Bank as a preferred banking partner.
- Oversee distribution success by training teams, optimizing alliance channels, and improving TAT.
- Uphold compliance standards and regulatory frameworks, ensuring a high-integrity operational environment.
- Champion digital transformation, automation, and customer-centric processes to enhance team performance.
- Attract and retain top talent to meet rapid growth goals.

Ujjivan Small Finance Bank – Bihar & West Bengal
June 2014 - October 2024

Distribution Manager (VP-I) (Dec 2022 - October 2024)

Area Manager (AVP-I) (May 2018 - November 2022)

Cluster Branch Head (July 2017 - April 2018)

Program Manager - IL (June 2014 - July 2017)

SOFT SKILLS

- Communicator & Collaborator
- High Business ethics & Trustworthy
- Change Agent
- Analytical & Problem solver

TECHNICAL SKILLS

- Financial Risk Analysis in MFI's
- CRM Systems for Borrower Relationship Management
- Digital Management of Micro-Loans and Savings
- Credit Scoring Tools for MicroLoans
- Management Information Systems (MIS) for MFI
- Loan Management Systems (LMS)
- Proficient in MS Office

NOTABLE ACHIEVEMENTS

- Awarded **Best Performer** in Individual Lending (FY 2023-24).
- Boosted LO productivity from **26.58 to 41.44** in FY 2023-24.
- Achieved **127%** growth in individual lending.
- Recognized as **Best AM** in Family Banking (FY 2021-22).
- Acknowledged as Region's **Best Captain** for Family Banking (FY 2018-19).
- Successfully managed the challenges of **demonetization and COVID crisis**.

PERSONAL VITAE

- Date of Birth: December 24, 1985
- Languages: English, Hindi, Bengali
- Address: S/O Kashi Nath Ghosh, Block-D, Road No-11, Taherpur, Nadia, Pin - 741159

Roles & Responsibilities -

- Developed strategic policies and goals to drive long-term business success across 24 branches, managing a team of 577 and a portfolio valued at INR 1210 crore.
- Monitored liabilities business, third-party products, and customer balance requirements.
- Conducted competitor analysis to drive timely interventions and corrective actions.
- Created promotional initiatives and coordinated with marketing department.
- Defined annual business plans, overseeing branch profitability and financial budgeting.
- Ensured compliance with credit policies, handling overdue payments and timely recovery actions.
- Consolidated and distributed dashboards for portfolio and branch performance reviews.
- Maintained key account relationships, generating new business through strategic partnerships.
- Directed area surveys and branch openings, coordinating recruitment, training, and retention with HR.

PREVIOUS EXPERIENCE

- **Business Development Manager** - Nemesis HR Consultant (June 2013 - March 2014)
- **MC Manager** - Larsen & Toubro (February 2013 - May 2013)
- **Branch Manager** - Muthoot Fincorp Ltd. (September 2012 - February 2013)
- **Branch Manager** - Arohan Financial Services Pvt. Ltd. (March 2010 - May 2012)
- **Business Development Executive** - Sampurna Marketing & Management (September 2006 - April 2008)
- **Intern** - Durgapur Steel Plant, SAIL (January 2009 - February 2009)