



## Jayanta Chatterjee

Zonal Head , L&T Financial Services Ltd

Mobile : 9937575117 , Email : jojoghy@gmail.com

### Career Summary

Nearly 22 years of experience in managing a sizeable book of retail deposits & advances spread across **Orissa, Chhattisgarh, North East and West Bengal**. Expertise in monitoring costs in a difficult economic environment. Introduced new risk controls in the wake of a heightened regulatory framework, improved processes and ensured that customers received the best service experience. Expanded the client base through high partner referrals and service excellence. An effective communicator & motivator with excellent relationship building & interpersonal and team management skills; expertise to deal with top clients & industrialists in the region

### Career Timeline



### Zonal Head: L&T Financial Services (March'19-Till date)

- Handling a team of 1500 employees includes 7 Regional Head, 37 Territory Managers spread across 156 branches in Odisha & Chhattisgarh.
- Managing micro finance book of 1600 cr with 70 cr average monthly disbursement. Taking care of Sales, collections, service, compliance, audit, market share, profitability, increase of product penetration by identifying new branch locations.

### Significant Accomplishment

- Collection efficiency increased from 74% to 96% by implementing area based collection plan
- Control on quality acquisition, sourcing rejections and increase sales volume from 60cr to 80 cr.
- Successfully implemented machine based collections across Odisha & Chhattisgarh.

## **Regional Head: ICICI Bank Ltd (April'16- Feb'19)**

- Lead a team of 156 bank employees across 20 branches in Bhubaneswar & Cuttack to manage deposit book size of INR 4500 Crores.
- Spearheading sales, service and distribution of banking products across liabilities, assets, investment, wealth & trade services for various customer segments such as mass, affluent NRIs & government services through multiple channels including bank branches, outbound sales teams, relationship teams & other alternate channels.
- Responsible for audit and compliance, customer service, Branch and ATM expansion.
- Recruiting the team members while ensuring the best selection; monitoring performance of Relationship Managers, Inbound and outbound team across all branches.

## **Significant Accomplishment**

- Registered highest market share growth in CASA deposit, Life Insurance, Mutual Fund, Mortgage and Personal Loan.
- Added 500 Cr. CASA against total incremental book growth target of 120 Cr in FY17-18 which considered as highest ever growth by any region in any FY.
- 100% employee activation in Personal loan which helped to become no 1 player in terms of total disbursement among private sector bank in given market
- Booked 25 cr. profit in fy 17-18 against total profitability budget of 16 cr primarily by increasing sales volume of investment and asset products.
- Disbursed 130 cr. Mortgage , which got registered as second biggest contribution by a region in East & AP mega Zone.
- Successfully received mandates for several govt. schemes which added INR 200 Crores of CASA
- Pivotal in maintaining employee attrition rate almost at 0%.
- Spearheaded strategic projects such as [Crisalish](#), [Eagle](#), [I M ACTIVE in XV](#) for the bank which were related to enhancement of employee productivity.
- Member of National level "Third party product council" which decides strategy to improve employee productivity and also on various compliance items.
- Received National Level Awards for exemplary performance in various products like Life Insurance, Mutual Fund, Business loan, Fixed deposit.




## **Cluster Head: ICICI Bank Ltd (April'09- Mar'16)**

- Managed seven to eight branches spread across two to three district defined as cluster and was reporting to Regional Head.
- Led sales & service of all liability, asset and Investment products; ensure achievement of maximum profitability of all the branches in the cluster
- Ensured audit and compliance , Customer service.
- Identified prospects to establish new branch for maximum business expansions
- Strategized long & short-term directions through periodic progress reviews of all team members; monitored staff productivity & product penetration

## **Regional Head Sales : ICICI Bank Ltd (Nov'07-Mar'09)**

- Managed New Current Account acquisition in West Bengal, Orissa, Chhattisgarh, North East
- Handed a team of Five ASM, 20 BSM's and 230 Sales Officers
- Responsible for generating leads, Sourcing of quality customers to build up Current Account Book
- Recruitment of Sales Officers, Training, attrition control

## **FMCG Experience : (Sep'96-Oct'07)**

-  Bajaj Consumers Ltd : Area Sales Manager (Apr'06-Oct'07)  
West Bengal, Sikkim, Bhutan, Andaman
-  Dabur India Limited : Field Sales Manager (Apr'04-Mar'06)  
West Bengal
-  Godrej Consumer Ltd : Field Officer : (Sep'96- Mar'04)

## **Education :**

**BSC** from Kolkata University

## **Personal Details :**

**Date of Birth:** 7<sup>th</sup> May 1974

**Languages Known:** English, Hindi, Bengali and Odiya

**Address:** Flat No 7AB, Mani Tirumala , Nandan Kanan Road, Bhubaneswar, Odisha