



KUNAL GHOSH

DIGITAL & FINANCIAL INCLUSION PROFESSIONAL

PERSONAL PROFILE

Strategic professional with strong business acumen and proven track record of stamping success across the entire gamut of sales and business development within the microfinance sector, aiming to contribute to personal growth and positively impact the lives of individuals in need.

CONTACT ME AT

- 📍 Taherpur, West Bengal
- ✉ kunalghosh26@gmail.com
- ☎ +91-9804260544

EDUCATION

- **2010:** MBA(Finance & Marketing) from West Bengal University
- **2006:** B.Com.(Hons) from Calcutta University

CORE COMPETENCIES

- Strategic Planning & Leadership
- Business Turnaround Management
- P&L Ownership/ Market Intelligence
- Key Account Management
- Data Analysis & Interpretation
- Customer Support Management
- Competition Analysis
- Training & Development
- Contract Agreement & Negotiations
- Audit Compliance & Quality Assurance
- Team Building, Mentoring & Leadership

- Offering expertise of **nearly 18 years** with **consistent track record of progression**, repeatedly achieving goals and producing immediate improvements in developing and executing innovative **sales strategies, leveraging market insights and customer segmentation to drive revenue growth and market penetration effectively.**
- Proven track record of achieving business targets by identifying prospective clients and generating business from existing clientele.
- **Masterminding strategies to maximize business within core markets;** employs industry awareness to build strategies and preserve market share and satisfy customer needs; accelerated the firm growth and expanded dealer network.
- Enhanced market positioning by crafting compelling value propositions, establishing them as the preferred choice for target customers, thereby displacing competitors.
- Decisive & performance-driven professional with expertise in developing strong market knowledge of existing/potential clients and **ensuring business growth opportunities aligned to company's strategic plans;** provided in-depth analysis of markets, industry trends, competitors & clients to improve strategic planning.
- **Growth Facilitator** with impressive success in setting the vision, direction & strategic plan for developing business, driving sales and amplifying business margin through long-term planning.
- **Showcased strategic and operational leadership** across defining financial objectives, preparing annual budgets, scheduling expenditures, conducting variance analysis and cost-effective analysis.
- Led business integration and evolution to the next level; highly successful in coordinating with internal/external customers for running successful business operations and experience of implementing procedures and service standards for business excellence/continuity.
- Played a key role in leading collaboration, change management, innovation and adoption for successful business transformation initiatives with operations personnel to ensure significant value was achieved to facilitate high demand to adopt changes quickly.

WORK EXPERIENCE

Jun'14 – Till Now | Distribution Manager | Ujjivan Small Finance Bank

Growth Path:

Program Manager – Individual Lending, North Bengal Cluster (Jun'14-Jul'17)

Cluster Branch Head/Branch Manager, Balurghat (Jul'17-Apr'18)

Area Manager –AVP-1, Burdwan and Hoogly Cluster (May'18-Nov'22)

Distribution Manager- VP-1, Burdwan, Hoogly, North Bengal and Howrah Cluster (Dec'22-Present)

Roles:

- Developing and implementing new strategies and policies in collaboration with executive partners to establish and achieve long-term business objectives.
- Managing 24 branches and overseeing a team of **477 staff, as well as a portfolio worth 1011 crore.**
- Overseeing the liabilities business, which involves third-party products and monitoring minimum balance requirements for all existing customers.
- Ensuring accurate and updated marketing information being reported to the management by analyzing competitors' strategies and market trends to take necessary and corrective action in time.

SOFT SKILLS

- Communicator & Collaborator
- High Business Ethics & Trustworthy
- Change Agent
- Analytical & Problem-solver
- Visionary & Decision-maker

TECHNICAL SKILLS

- MS Office, Photoshop, CRM Next, Finacle

NOTABLE ACHIEVEMENTS

- Achieved the title of Best Performer in individual lending for the Financial Year 2023-24.
- Demonstrated significant improvement by increasing the average LO Productivity from 26.58 to 34.17 during FY-23-24.
- Achieved remarkable growth in the Individual Lending Business, with a growth rate of 127% in FY 23-24. Recognized as the Region's Best Area Manager for Family Banking Products in 2022.
- Acknowledged as the Region's Best Captain for delivering outstanding performance in Family Banking in 2019.

PERSONAL DETAILS

- **Date of Birth:** 12th June 1984
- **Languages Known:** English, Hindi & Bengali
- **Address:** Kashi Nath Ghosh, Block-D, Road No. -11, Taherpur-741159, West Bengal

- Designing different promotional schemes organizing dealers meet and conducting different promotional activities in regular interval of time by coordinating with marketing team; ensuring smooth registrations.
- **Business Development:** Creating annual business plan & strategies, managing end-to-end business operations from ground-ups; defining processes and creating appropriate systems for delegated functioning.
- Orchestrating sales strategies to meet financial goals and ensuring profitability across the branches under my assigned cluster.
- Preparing business plans and financial budgets for the branches within my cluster, collaborating closely with **CRMs and Area Managers** to distribute and implement budgets for each financial year.
- Maintaining portfolio and branches are adhering to credit policies; undertaking to control overdue payments, such as timely reviews and recovery efforts, with action plans in place and being followed by the branches.
- Consolidating dashboards for the assigned cluster, including all branches, are prepared and circulated.
- Monitoring branch performance monthly through CRM meetings, with immediate control measures implemented for non-performing branches.
- Conducting area surveys and opening branches in coordination with Admin & HR. Recruitment, training & development, performance management, communication, staff interaction, motivation/mentoring, and retention of the entire team under supervision are all currently coordinated with the HR Department.
- Reviewing MIS, gets feed-back from CRS/LO& customers every month and identify problems in branches, staff and centers.
- Setting tasks for CRMs, Area Managers to supervise the problem areas directly and report & manage staff & field discipline issues.
- **Key Account Management:** Acting as an Account Manager for key clients and drove new business through key accounts & established strategic partnerships while maintaining effective relationships with them.

PREVIOUS EXPERIENCE

Jun'13-Mar'14 | Business Development Manager | Nemesis HR Consultants, Kolkata

Feb'13-May'13 | Meeting Center Manager | Larsen & Tubro Finance, Kolkata

Sep'12-Feb'13 | Branch Manager | Muthooth Fincorp Limited, Kolkata

Mar'10-May'12 | Branch Manager | Arohan Financial Services Pvt. Ltd., Kolkata

Sep'06-Apr'08 | Business Development Executive | Sampurna Marketing and Management, Kolkata