**SANJIB GHOSE BISWAS**

Neelam Apartment

Flat No. 1 (B), Block No. 1

Lachit Lane, Rajgarh Road,

Guwahati

CELL : **9435134005** / 9957198417

Landline: 0361/2454005

e-mail **: stgs12345@gmail.com**

**CAREER OBJECTIVE**

An experienced Marketting and well maintained professional having ample amount of knowledge in banking sector and seeking an opportunity in the organization to use my skills and be able to contribute to the firm for which I am looking for discharging my highly skilled knowledge. I will put my best effort to learn the company`s policies and make better decisions in the favour of the company or its prompt growth and development.

**CAREER SUMMARY**

* Having 37 year’s of experience in the field of banking .
* Providing solution to the customer’s problems.
* Processing analysing loan proposal and sanctioning the same, recovering of bad loans ,popularising banks loan products etc.
* Implementation of banks various deposit scheme in a aggressive manner and got tremendous success.
* Selling insurance policies to the customers and giving them after sale services.
* Providing banking solutions to the rising needs of the customers.
* Organised various seminars and programmes for popularizing banks product by keeping close contact Government authorities and public bodies.
* Confirmed fostering a culture of academic excellence and thought of leadership always to keep my Institution at the highest level .

**PROFESSIONAL EXPERIENCE**

* Worked as Chief Manager (Senior Management Grade) in State Bank of India :in various large scale branches, administrative offices, regional offices
* Managing branch operations and employees of different branches.
* Providing training to new employees.
* Responsible to deal with investments and new accounts everyday. Insurance business etc.
* Responsible for directing the use of latest technology and procedures hence increasing the client services at higher rates.
* Worked as Risk Rater for advances for analysing the risk factors in different parameters
* Having nearly 37 years’ experience in State Bank of India in Senior management level .
* Worked in various capacities in Branch management, Marketing of various Banks products and got tremendous successes, processing and sanctioning various loan proposals, marketing/processing of various loan proposals/schemes, Huge NPA Recovery from bad loans, various operational management areas, human resource management area etc.
* Managed branch operations by giving day to day activities very efficiently.
* Worked in banks controlling offices monitoring entire portfolios of General Banking, Advance/credit sections, NPA recovery etc. with highest satisfactions of the authority & many appreciations received on several occasions.
* Looking after entire audit department works of various branches in a efficient manner.
* Worked in banks CPC as in-charge with credibility of regularising all CPC deadlocks including introduction of error-free c-kyc in our circle.
* Expertise in banks finance department works with full accuracy and monitoring of entire finance related works of banks.
* Guiding of new employees in defining the work environment, motivating/educate them to take ownership to achieve the organisational goal.
* Handled selling and marketing of various banks products and used to achieve the budgeted target in all along my tenure.

* Worked independently in various branches of the bank and run the offices with high credibility by increasing the bank profitability in a higher range for which I got many recognition from the top management.
* Recovered many bad loans by counselling/motivating the borrowers positively whereby they convinced and regularised many bad loans.
* Confident of delivering the institution’s mandate mission and vision and possessed the qualities.

**ACADEMIC QUALIFICATION**

* M. Sc. In Statistics (DU)
* MBA in Finance Management (JNU) First Class
* Certificate course in Disaster Management (National Disaster Academy, New Delhi)
* Certificate course in RISK Management from Risk-Pro, Mumbai
* Passed numbers of certificate courses conducted by the Indian Institute of Banking and Finances, Mumbai
* Passed RTI examination with practical evaluation & awarded Grade-A in the exam. Conducted by the DOPT (Department of Personnel & Training, Govt. of India, New Delhi).

**COMPUTER SKILLS**

* Good typing skills in computer..
* Good knowledge of management software and usage of its tools with good acquaintance in banking software
* Knowledge with Microsoft office kit MS Excel, MS Word, Power Point, and excel.

**PERSONAL DETAILS**

Name : Sanjib Ghose Biswas

Father’s name : Late. Kshirode Ranjan Ghose Biswas

Language Known : English, Hindi, Assamese, Bengali

Nationality : Indian

Religion : Hinduism

Date of birth : 28-10-1958

Place of Domicile : Guwahati (Assam)

Languages Known(both : English,Hindi,Assamese,Bengali

Read and write with Fluency)

CTC : Rs. 15.65 Lacs P.A.

I hereby declare that the information and particulars given above is correct to the best of my knowledge and nothing has been concealed.

Place : Guwahati SANJIB GHOSE BISWAS