



Satrugan Thakur

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Seasoned Sales and Banking Professional with 14 years of diverse experience in sales, team and branch management, credit evaluation, and customer relationship management. Proven ability to drive revenue growth, enhance customer satisfaction, and lead high-performing teams. Adept at cross-selling financial products, portfolio management, and ensuring operational compliance.

Executive Summary

- Having Knowledge of local language and area with good communication skills.
- Ensured exceptional customer service, proactive sales environment and efficient branch operations, while adhering to regulations/compliance requirements
- Responsible for driving business targets for unsecured loans and conversion of existing borrowers for liabilities at the prime branch and associated branches
- Focus on retaining existing customers, increasing the customer base and cross-selling products and services
- Oversee branch operations, cash management and service quality
- Responsible for working closely with product and marketing teams to drive campaigns in respective cluster

Professional Experience

Motilal Oswal Financial Services Pvt Ltd

Business Associate/Frenchise :- From June 2021

- Bring in new clients for trading and investment
- Focus on both quantity (number of clients) and quality (active clients).
- Help clients with account opening, documentation, and onboarding.
- Solve client issues related to trading, demat accounts, margins, etc.
- Generate brokerage income through client trades (equity, commodity, derivatives, etc.).
- Promote and cross-sell products like mutual funds, insurance, PMS, bonds, IPOs, etc.
- Ensure all client dealings are compliant with SEBI and exchange guidelines
- Maintain proper KYC, avoid unauthorized trading, and report suspicious activities.
- Conduct investor awareness programs, webinars, seminars.
- Build local brand visibility and partnerships to grow business.
- Maintain strong relationships with clients to ensure loyalty and retention
- Get referrals from satisfied clients
- Keep updating knowledge on markets, new products, regulations.

Ujjivan Small Finance Bank

Branch Manager - From April 2016 to Feb 2021

- Generating revenue for the bank in terms of current accounts, savings accounts, insurance & other banking products.

- Cross selling multiple products such as personal loan, MSME loan, Housing loans, vehicle loans, insurance products and EDC machines along with that coordinating with the respective departments to accelerate the processing of files.
- Portfolio management and enhancement by adding up more new clients to the existing portfolio and providing services and solutions to the customers to enrich customer satisfaction.
- Monitoring the productivity of the team and generating leads on daily basis

Cluster Credit Manager – From April 2013 to March 2016

- Research and evaluate clients' creditworthiness
- Approve or reject loan requests, based on credibility and potential revenues and losses
- Follow up with clients to manage debt settlements and loan renewals
- Ensure all lending procedures comply with regulations
- Develop, review and update our company's credit policies

Field Credit Officer April 2011 to March 2013

- Review loan requests
- Assess clients' financial status
- Evaluate creditworthiness and risks
- Contact clients to gather financial data and documentation
- Analyse risks and approve or reject loan requests
- Set up payment plans
- Maintain updated records of loan applications
- Follow up with clients about loan renewals
- Monitor progress of existing loans

Customer Relation Manager April 2010 to March 2011

- Managing the branch & field operations of the branch which requires strong process management as per field operations manual.
- Responsible for business development of a branch by acquiring new customers and retaining the old ones
- Enable conversion of existing borrowing customers for liabilities.
- Undertake initiatives to retain and deepen relationship with existing customer for unsecured loans and for liabilities
- Assess the market potential and give feedback on product modification and new product development to the regional product teams
- Ensure customers and Customer Relationship Officer (CROs) are educated about the unsecured loans and liabilities products offered by Ujjivan

Cashier from May 2008 to April 2010

- Responsible for executing all cash related transactions and operations for the Branch as per internal / external banking guidelines
- Ensure appropriate entries in relevant registers/online; perform end of day reconciliation in the system
- Cash handling/accounting skills
- Prudent handling of cash with ability to detect fake notes
- Systematic; meticulous and timely customer service
- Sensitive to Customer Wait Time

Customer Relation Officer from April 2007 to May 2008

- Sourcing new customer and disbursing loan
- Ensuring 100% collection from the customer
- Manage the total loans given out to customer
- Monitor the customer for better control over the program.
- Retain customers & minimize dropouts.
- Promptly resolve all enquiries & complain of Customer.
- Maintain good relationship with customers and local people to improve the program

Professional and Academic Qualification

- Passed B.com in the year 2010 from Calcutta University
- Passed Senior Secondary Examination (XII) from North Point Senior Secondary School under NIOS in the year 2003.
- Passed Secondary School Examination (X) from North Point Senior Secondary School under NIOS in the year 2000.

Certification

- IRDA Corporate Agent Certification
 - Certification course in Microfinance from Indian Institute of Banking & Finance
 - NISM VII Securities Operation and Risk Management.
 - NISM-Series-VIII: Equity Derivatives Certification
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Skills

- Sales and Business Development
- Branch and Team Management
- Credit Analysis and Risk Management
- Customer Relationship Management (CRM)
- Financial Products Cross-Selling
- Tally Accounting Software
- Advanced Excel, Data Analysis, PowerPoint, MS Word
- Familiar with AI Tools and Report Generation

Personal Profile

Date of Birth	:	20th January 1984
Father's Name	:	Brij Kumar Thakur
Nationality	:	Indian
Marital Status	:	Married
Languages	:	English, Hindi and Bengali
Hobbies	:	Photography, Playing chess and Listening to Music.
Present Location	:	Kolkata, West Bengal, India.
References	:	Available upon request

Current Address & Permanent Address

6/2, Mahendra Mondal Road, PS- Garfa, Kolkata, West Bengal Pin code - 700078.

I hereby declare that all the statements furnished in this format are true to the best of my knowledge and belief.

Satrughan Thakur
Signature