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Curriculum-Vitae

GIRIRAJ KUMAR

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H. No 123, Dhanas

Chandigarh (UT)

**Objective**

To lead myself into a progressive industrial experience focusing on fundamental and relevant problems and hence develop a lifelong ability for enhancing my present skills and applying the knowledge and experience that I require.

**Work Experience**

**Current Employer:**

1.**Tata Motors Finance Limited 11th Aug 2014 to 28th March 2015**

As **AM** -Used Vehicle Finance

**Current Location**: Chandigarh

**Job Responsibility:-**

* **Branch Sales for Commercial Vehicles and collection.**
* To identify existing customer, manage existing customer for re-finance whose cases to be terminated within 6 month and to refinance on existing vehicle to same customer as per grid and customer profile to cater the need.
* Responsible for repurchase on Tata Motors Ltd vehicle for existing as well as non existing customer.
* Seamless flow with operation team for booking of file within assigned TAT and responsible for login cum disbursal,
* Responsible for maintaining PDD document.
* Responsible for collection for existing refinance portfolio from Nil bucket to 6+ bucket.
* Follow-up of customer for collection of EMI through ECS or PDC/NPDC.
* **Repo Refinance Cum Refurbishment business:**
* To sell out the stock vehicle placed in yard which is saleable after being refurbishment through Tata Motor dealer and certified through Tata OK.
* To provide financing facility to eligible customer on those vehicles which has been sold out though Tata Motors dealer and under brand certified of TATA OK.
* To sell out vehicle directly from yard on “**as and where is condition**” and provide finance facility to eligible customer.
* Looking after collection, PDD, Insurance, manages credit team for disbursement of Loan.

#### Previous Employer:

**2. Shriram Transport Finance Company Ltd. 20th December 2010 to 08th Aug2014**

**Designation**. **Assistant Manager – Branch Team Leader. (Refinance)** .

**Industry :** Non Banking Financial Services

**Group :** India’s largest Asset based Financing Company

**Job Responsibilities:-**

* **Branch Sales and collection for Commercial Vehicles**

1. **Branch Score Card :** Responsible for the Branch Sales target of the month both in terms of Number of Units & Volume of Money of Commercial vehicles & Construction Equipments.
2. **PROCESS :** Co ordination of various departments within the branch for seamless process flow of a Loan.
3. **MIS :** Circulation of Branch performance MIS to the Sales team for review & comparison with their actual targets for removal of any shortfall within the specified time period.
4. **COLLECTION**: Follow up with customer from zero bucket to greater than 6 bucket and responsible for reducing NPA. Also follow up with customer for shortfall recovery (recovery after auction of vehicle).

**Activities :** Organize activities for different Verticals of the Commercial Vehicles as per the requirement of the branch :

* Identify new customers, manage existing customers, Identify Customer Need &

Solutions which can fit their requirements, educate & Inform customers on the

Same.

* Execute sales Strategy and tactics that maximize sales opportunity within the

Customer environment.

* Achieve sales goals as planned from time to time.
* **Branch Account and Admin.**

1. **Branch score Card :** Responsible for Branch Collection Target for the month.
2. **Process :**Co ordination with the Collection Team and Credit Risk Team for the collection of EMI’s of regular and also Defaulters.
3. **MIS :** Circulation of Branch Collection MIS to Collection executives for comparison with the MIS available at branch level to remove any discrepancy helping them to focus on weak points & achieve their collection figures upright.
4. **Activities :** Organize the below set of activities at branch level as per the requirement:

* Identify the customer running in huge default and suggesting different ways to collection team to make him pay.
* Execute Collection Strategy to bring down the NPA Level of the Branch.
* Coordination with the legal team of the company for the initiation of Cases against Defaulters
* **Enhancing Customer Relationship** :Identify Customer Need & Solutions which can fit their requirements, educate & Inform customers on the same through direct interaction with the customers.
* **Personnel :**Handling a team of Sales Executives, Collection Executives , Credit Executives & Accounts Executives.
* **Achievment:**

Joined as **Management Trainee** in Shriram Group and successfully completed probation period in stipulated time followed by assigning responsibility of Assistant Manager.

**Qualifications**

* B. Tech (Electronic & Comm.) form Punjab Technical University (2006-2010) with 72.13%
* +2 from Holy Mission Senior Secondary School (CBSE), (2005) With 54%
* 10TH from Infant Jesus School (CBSE), Patna (2003) With 74%.

**Computer Skills**

* Operating System : MS DOS, WINDOW
* Official Application : Microsoft Word, Excel, Power Point 2013

**Professional Profile**

* Highly organized and dedicated with positive attitude.
* Have good communication skill.
* Like to learn new languages, exploring new places and knowing about different culture and people.

**Personal Information**

**Date of birth** : 13st Jun.1987.

**Father’s name** : Late. Prem Chand Prasad.

**Marital Status** : Married.

**Hobbies** : Reading, Playing cards & Listening music of A.R.Rahman.

**Permanent Address** : Chutkiya Bazar, Devi Asthan, Madhavji Mills, Patna City,

Patna 800008

#### References:

Will be furnished on demand

#### Declaration:

I hereby certify that all the information provided here is correct to the best of my knowledge and belief.

Date :

Place: Patna (Giriraj Kumar)