##### PranatiJha

+91-9934311008~ [jhapranati@yahoo.in](mailto:jhapranati@yahoo.in)#Address# S12/1, Adityapur, Jamshedpur, 831013

Name PranatiJha

Designation Sales Manager

Fullerton India Credit Company Ltd

Residential Address- S 12/1,Adityapur, Jamshedpur 831013

Sub: Application for suitable position in your esteemed organisation

Dear Sir/Madam,

I am submitting herewith my resume for your perusal and consideration for any suitable position in your organization.

I have accomplished Masters in Commerce **from Ranchi University,**with more than six years of experience in **Sales/Channel Management/ Business / Customer Service.Currentlyassociated with Fullerton India Credit Company LtdasSales Manager.I have acquired proficiency in Sales, Marketing, Planning, Business Development, Client Communication, Management activities and Team Management.**

**Effective communicator with strong analytical & organizational abilities** as well as a flexible and detail oriented attitude.**Confident** and a **go-getter** with **sound organizational and interpersonal skills**. Fostering commitment, team spirit, pride, trust, and group identity are particular strengths.

I am a skilled professional, with my goal to transmit enthusiasm, creativity and experience into a position wherein I may continue to provide the strategic and tactical leadership critical to developing and retaining valued customers of an organization

I seek a challenging and high profile position that would synergize my skills with your organizational goals.

My enclosed resume details my professional experience and skills and I am confident of proving to be an asset to your company.

I look forward to receiving an interview call from you.

Sincerely yours,

**PranatiJha**

**9934311008 (M)**

##### PranatiJha

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#Address# S12/1, Adityapur, Jamshedpur, 831013

**To obtain & excel in a challenging role in Sales/Channel Management/ BD, wherein my rich experience and knowledge may contribute to my personal development and growth of the organization**

**PROFESSIONAL SUMMARY**

* Results driven professional with about **6 years of versatile experience in the Sales, Marketing and Business Development space.**
* **Masters in Commerce from Ranchi university,lastly associated with CitiFinancial Consumer Finance India Ltd as Assistant Manager ( Network& Sales) .**
* Outstanding ability to professionally and effectively deliver presentations to small and large groups.
* Proven expertise in establishing alliances with strong and reliable distributors and dealers, resulting in deeper market penetration; **received appreciation certificates for excellence in performance in CBOP.**
* Successful background in development of strategic planning, analysis and identification of solutions; **promoted to Relationship officer position within six months of joining the Centurion Bank of Punjab Ltd.**
* Proactive in improving operations, enhancing business growth and maximizing profits; **awarded Goa Trip on over achievement of quarterly target on PL sales and LI in Citi Financial, Feb ’10.**
* Effective communicator, demonstrating problem solving and organizational abilities with a flexible & detail oriented approach; **Received a prize of return ticket to Amsterdam for qualifying General Insurance Contest in CBOP).**
* Self motivated, with leadership traits and ability to work well with team members in both supervisory as well as in supporting roles.

**THE CORE COMPETENCIES**

* **Strategic Planning*;*** Formulating business strategies and strategic utilization and deployment of available resources to achieve organizational business objectives Establishing corporate goals, short term and long term budgets and developing business plans for the achievement of these goals.
* **Sales & Marketing:** Handling the marketing and sales operations for achieving increased growth & profitability. Utilizing the public information and personal network to develop marketing intelligence for generating leads.
* **Business Development/ Key Account Management:** Identifying prospective clients, generating business from new accounts & developing them to achieve consistent profitability. Building and maintaining healthy business relations with major clientele, ensuring maximum customer satisfaction by achieving performance parameters delivery & quality norms.
* **Distribution Management**: Identifying and developing channel partners for achieving business volumes consistently and profitably. Evolving strategies & activities to achieve desired business objectives & implement recognition campaigns for enhancing motivation. Ensuring cost effective logistics operations across the distribution channel and monitoring availability of requisite goods at the various sales outlets/ channels. Evaluating performance & monitoring of dealer sales and marketing activities
* **Sales Promotion**: Building brand focus in conjunction with operational requirements. Ensuring maximum brand visibility and capture optimum market shares. Managing brand image building and awareness campaigns. Devising & implementing pre & post marketing activities for successful launching of new products.
* **Customer Relationship Management:** Maintaining cordial relations with customers to sustain the profitability of the business. Maximizing customer satisfaction level by on time delivery, monitoring customer complaints, providing efficient services. Handling customer grievances and resolving issues.
* **Team Management:**Imparting /organizing training programs for achieving pre planned business targets. Leading, training & monitoring the performance of team members to ensure efficiency in sales operations and meeting of individual & group targets.

**EMPLOYMENT PROFILE**

**Nov ’19 – till date :FullertonIndia Credit Company Ltd , Jamshedpur**

**Sales Manager(PL Retail)**

**Accountabilities as anSales Manager**

* **Recruitment of Direct sales Team, Training of PD & PPC regarding PL product policies ,fraud awareness and sales process for sourcing personal loan files from market to achieve target set by the company.**
* **Taking care of entire process from sourcing of personal loan files to disbursement including LI sourcing.**
* **Maintaining Yields**
* **Also to take care the delinquency and non-starters**
* **Performance review of subordinates**
* **Maintenance of Compliances (group and regulatory)**

**Nov ’06 – June’11 :CitiFinancial Consumer Finance India Ltd , Jamshedpur**

**Assistant Manager( Network & Sales)**

**Accountabilities as an Assistant Manager**

* **Recruitment of Direct sales Team, Training of DST regarding PL product policies ,fraud awareness and sales process for sourcing personal loan files from market to achieve target set by the company.**
* **Taking care of entire process from sourcing of personal loan files to disbursement including verification and credit decision.**
* **Maintaining Yields (average IRR 55% to 35 %)**
* **Also to take care the deliquency and non starters**
* **Performance review of subordinates**
* **Maintenance of Compliances (group and regulatory)**

**Oct ’05 – Nov ’06 :Centurion Bank of Punjab Ltd, Jamshedpur**

**Relationship Officer (RO)( Wealth Management Dept)**

**Accountabilities as a Relationship Officer**

* **Acquisition of high profile General Insurance Client through Factory insurance ,Machinery insurance and other GI products**
* **Cross selling of wealth product like Life Insurance, Mutual Funds etc.**
* **Planning promotional activities**

**Sep ’04 – Oct ’05 : Tata Tele Services Ltd**

**Customer Care Executive ( Complain Management Department)**

**Sep ’03 – Aug ’04 : TISCO Growth Shop(TGS)**

**Purchase Assistant ( Supply Chain Department)**

###### EDUCATIONAL OVERVIEW

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Degree** | **Result** | **Percentage** |
|  |  |  |  |
| (i) | M.Com | 1st Class  Part – I (Passed) 1st Class **Distinction in Organisational Behaviour 80%**  Part – II (Passed) | 78%  76%  72% |
|  |  |  |  |
| (ii) | B.Com (Hons. in Accountancy) | 1st Div. | 71.25% |
|  |  | Part – I (Passed) 1st Class **(Distinction in Financial Accountancy) 82%** | 72% |
|  |  | Part – II (Passed) 1st Class **(Distinction in Specialised Accounting) 80%** | 74% |
|  |  | Part – III (Passed) 1st Class  **(Distinction in Cost Accountancy) 86%** | 70% |
| (iii) | I.Sc. | 2nd Div. | 59% |
| (iv) | Matric | 1st Div. | 66% |

**AWARDS/ EXTRA CURRICULAR ACHIEVEMENTS**

#### Awarded a trip to Amsterdam after General Insurance Contest in (CBOP)

#### Received certificates of appreciation in CBOP.

#### Rewarded with a return ticket to Goa on achievement of quarterly target on PL sales and LI in CitiFinancial, Feb ‘10

#### English literature, articles published in college magazine, done editing work for the magazine.

#### Won athletics including Karate, Cycling.

#### Reciepient of certificates and awards for securing distinction and good performance.

###### PERSONAL VITAE

Date of Birth : 17.11.1978

Nationality : Indian

Marital Status : Married

Languages : Hindi and English

Permanent address : Block S 12 Qr No 1 PO Adityapur Jamshedpur 831013

**REFERENCES & DOCUMENTS AVAILABLE ON REQUEST**