

## BISHAL SINGH RAWAT

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### PROFESSIONAL SYNOPSIS:

An experienced professional, passionate about building productive relationship with the clients and team members. Proficient at handling Collection. Aware of team handling and also understand sales dynamics.

### PROFESSIONAL EXPERIENCES:-

#### AREAS OF EXPERTISE

Business Development	Collection Management	Client Relationship Management
Team Management	Distribution Management	New Market Development
Product Promotions	Brand Management	Retail Management

**Currently Working in HDFC Bank as a Manager (Collection Credit Card NPA)  
(From Aug 2020 – Still Working)**

#### **Handling in-house Team & Agency.**

Monitoring and maintaining collection for the area. Managing repossession. Co-ordination with collection agency, repossession agent, sale of asset, Legal formalities

Allocate, Drive, monitor and review field force towards achieving budgeted numbers.

Coordinates with accounts, legal and operations for related functional support.

Achieve monthly and yearly Roll forward and loss provisioning targets.

Ensuring employee/agency quality while recruitment and leveraging productivity.

Take ownership of High Value accounts ensure seamless collection

- **Designation: City Head Collection (Kissht Finance PVT. LTD)**  
(From January 2019 – Aug 2020)

Monitor the Team leader/field executive's/agency performances periodically.

Manage and deliver monthly performance in terms of, resolution, roll backs, recovery,

values as per the target set for the assigned portfolio.

Managing CD & PL loan collection team of locations provided.

Bucket wise delinquent account & NPA management.

All Banks process to be adhered - Cash deposit process including monitoring TAT taken by agencies / In-House to deposit money collected.

Initiating legal in high POS/RTP delinquent cases.

Handling LOK ADALAT - Coordinate with legal team for effective use and execution of legal tools.

Collection Agencies : For delivery of numbers and compliance to process and regulatory requirement.

- **Designation: Senior District Sales Manager**

**Company: "Home Credit India Finance Pvt. Ltd."** Ahmedabad, Gujarat  
(From April 2017 – Dec 2019)

Approaching dealers of consumer durable goods for convincing them to work with Home Credit India.

Maintaining good relations with dealers so that they promote Home Credit India as primary financier in their store.

Meeting with dealers on daily bases to make them understand target segment customers of Home Credit India to increase the sale.

Conducting marketing activities in the city to increase the visibility of brand to reach the target segment customers. Identifying negative areas in city to minimize the no. of fraud cases.

- **Designation: Operation Coordinator (Manager)**

**Company: Denave India Pvt. Ltd. "International Philip Morris" (Marlboro Brand)**  
(From August 2014 to March 2017)

**Work Profile: -**

- Handling the Overall Market Insight Activities, **Manager Entire Warehouse Operations, Field Operations, HR Operations** work for Marlboro. This Includes the following:-
  - Assisting the retail partners in sales promotion activities and keeping the proper product display and ding the sales generation by maximizing the retailer's stock billing.
  - Developing new partners for the company and doing the stocks billings.

- o Giving target to the 40 FWP's and taking reports from 4 Supervisors & 2 Warehouse Executive.
- o Team handling, Forecasting and planning monthly sales target.
- o Surprise audit at Warehouse on weekly bases & visit daily bases on field. Also keeping the track of the stock status.
- o All HR related work by me. i.e.:- Attendance, Leave, Recruitment, interviews, joining document etc.
- o Maintain good relationship with Client at local level and as well as Pan India Level.
- o Keeping check on total stock requirements & their records maintenance.
- o Make good relation with POS/Outlets, resolved their issue or either forward to the client (RM/NM)
- o Handling the any complaints and grievances of the customers.
- o Resolving local level problem which not effecting the work.

- **Designation: Retail Executive**

**Company: CPM India Sales & Marketing Pvt. Ltd. ("Intel India Pvt. Ltd")**

(From November 2011 to August 2014)

**Work Profile: -**

- Responsible for channel sales and Brand promotion for Intel in Ahmedabad, Gandhinagar, Meshana, Himmatnagar & Nadiad.
- Handling the team of 20 promoters with 2 Supervisors. Doing the promotion activity regularly for improving the sale of Intel.
- Developing New channel partners and Competition monitoring. Visiting the Channel Partners Regularly and updating them with the New Products and Scheme for Push the Business.
- Responsible for increasing market partner share through aggressive sales idea, product training, new product launch activity, in-store, superstore, Road shows, canopies, promotional and display activity for brand visibility (ISB/GSB and advt.)
- Giving In store training to the RSP, Promoters in LFR & SFR about the Intel product which are in the market and also new launched product.
- Keeping track of Merchandising activities in the market and giving feedback to the Client.

- **Designation: As a Cashier & Sales Officer**

**Company: Email Infotech Pvt. Ltd.**

(From September 2009 to November 2011)

**Work Profile: -**

- Attending daily customer and taking down the sales enquiries & follow-ups to closing the call.
- Achieving the branch targets, maintain the Invoice, DSR, Stock, Pos, Etc.
- Sending the daily work reports and business transactions to the Head Office, Mumbai.
- Taking care of administrative requirements of the office.

- To maintain the Petty cash & any kind of finance Expanse.
- Providing the customer feedbacks to the management.
- Updating the Stock report & Merchandising the product & maintaining the brand value.

- **Designation: Customer service Associate**

**Company: Vodafone call center (White Call Services Pvt. Ltd.)**  
(From December 2008 to August 2009)

**Work Profile: -**

- Use to handle inbound calls.
- Taking down the complaints and grievances, directly from the customers and passing the same information to the related service centers.
- To explain various service schemes and offers to the customers.
- Providing the customer feedbacks to the team leader.
- Getting extra incentive doing sales to the customer and add on new customers.

**EDUCATIONAL QUALIFICATION:-**

Academics	Board/ University	Institute	Passing Year	Percentage
S.S.C	CBSE	K. V. A'bad	2003	47%
H.S.C	CBSE	K.V. A'bad	2005	67%
B.A.	Gujarat Uni.	L.D ARTS College	2008	52%
Diploma in Hotel Management a) Food Production b) Food and Beverages	Directorate of Employment & Training	ITI, Gandhinagar	2007	a) 71% b) 76%

**ACHIEVEMENTS**

- Participated in "All India Inter University Boxing Tournament" from Gujarat University in 2006, held at Haryana.
- Participated in Ahmedabad zone intercollegiate Boxing in 2007 & Handball team in 2006 & 2005 tournament for L.D Arts College and secure first position.
- Also won many prizes in intercollegiate athletics tournaments.

- Done trekking at Lonavla-Kondhavadi in the year 2004 organized by Mercury Himalayan explorations.
- Participate in showcase India in Horizon '08 an Inter collegiate youth festival held at Nirma University & secure first position.

**Personal Detail :-**

Date of Birth : 22mar1986  
Marital Status : Single  
Language knows : English, Hindi, Gujarati