

Ruby Samson

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New Delhi- 110092

Objective

Well presented with exceptional customer service skills and the ability to provide an effective reception and switchboard service. Experienced in working under pressure in a fast moving environment and able to serve customers with relevant and quick solution.

Executive Summary

- A result oriented professional with 16+ years of qualitative experience in Sales, Business Development & Team Management.
- Well versed with Legal, Technical and Credit functions of retail asset business.
- Proficient on MS office applications like Excel, PowerPoint & Word.
- An effective communicator, Team Player with excellent relationship building & interpersonal skills. Strong analytical, problem solving & organisational abilities.
- Being rewarded with many Awards and Accolades.

Core Competencies - Areas of Expertise:

Business Development:

- Heading Retention department and managing Auto Top Up, Cibil Trigger
- Handling marketing operations for achieving increased growth & top-line profitability.
- Driving calling initiatives & managing the tele sales team to achieve goals.
- Expertise in making the proposals and quotations as per customer requirement.

Team Management:

- Leading a 25 member's team, training & monitoring the performance of team members to ensure efficiency in sales & service operations and meeting of individual & group targets.
 - Conducting meetings for setting up sales objectives and designing or streamlining processes to ensure smooth functioning of sales operations.
 - Coordinating with various teams like credit, legal, operations etc. & then providing updates & status to team members & customers respectively.
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Employment History:

PNB Housing Finance Ltd,	August' 2017 to Till date
Department – Sales and Development	Designation – Manager-I

Key Responsibility:

- Managing 25 members of team for Auto top up, Cibil trigger cases
- Handling Customer Sales & services portfolio for HL & NHL product.
- Responsible for meeting business targets of acquisitions of new customers for Home loan, Home Equity Loan, Refinance, Top-up loan as Well as LAP.
- The prime KRA is to achieve the targets of all above mentioned Products.
- Cross Sell initiatives for existing client base.
- Closely worked with credit and operations Manager for sanctioning and disbursement of cases.
- Keeping the MIS for tracking the undisbursed data for effective conversions.
- Responsible for the entire business process for Mortgages & individual targets
- Managing PAN India MIS for Retention Team, Auto top up and Cibil.

Bajaj Finance Services,	Jan' 2016 to March' 2016
Department – Sales & Customer Services	Designation – Assistant Manager-Sales & Business development

Key Responsibility:

- Handling Customer Sales & services portfolio for NHL product.
- Ensure high motivation and commitment within the team at all times.
- Responsible for the entire business process for Mortgages & individual targets
- Keeping the MIS for tracking the undisbursed data for effective conversions.
- Retaining existing customers at branch by offering best of offer and services.

PNB Housing Finance Ltd,	Dec' 2012 to Dec' 2015
Department – Sales & Customer Services	Designation – Junior Manger-Sales & Business development

Key Responsibility:

- Handling Customer Sales & services portfolio for HL & NHL product.

- Handling Branch Credit portfolio.
- Responsible for meeting business targets of acquisitions of new customers for Home loan, Home Equity Loan, Refinance, Top-up loan as Well as LAP.
- Managed a team of Tele-callers and ensuring that the SLA's are meet.
- The prime KRA is to achieve the targets of all above mentioned Products.
- Cross Sell initiatives for existing client base.
- Closely worked with credit and operations Manager for sanctioning and disbursement of cases.
- Keeping the MIS for tracking the undisbursed data for effective conversions.
- Responsible for the entire business process for Mortgages & individual targets
- Timely feedback/MIS to seniors

Key Achievements:

- Recently got promoted from Team leader (Team lease services Pvt ltd) to Junior Manager Sales & Business development.
- Best performer for achieving business targets month on month.
- Received half yearly award for best performer.

**Incredible Management Services,
Department – Collections**

**Dec'2008 to May'2011
Designation – Team Leader**

Key Responsibility:

- Facilitation of factual details with regard to the Credit Card to the Legal Team
- Handling a team of 15 Tele callers, 30 Field executives and 2 Field Co-ordinator
- Responding to the Credit Card complaints received from Customer Care
- Assisting manager in preparing daily MIS.
- Handling front-end card collection for Delhi

**Aok-inhouse
Department – Collections**

**Sep'2007 to Nov'2008
Designation – Tele caller**

Key Responsibility:

- Join the call centre functions, ABN AMRO Credit Cards, responsible for handling allocation of Kolkata (Bkt-3) portfolio & gave the impressive results month on month.
- Handling customer's grievances and escalations and resolving the concern with win -win situation.

Education

Degree	Institution
MBA	Subharti University
BCA	IGNOU
B.com	Sunrise University
HSC (12 th)	CBSE Board
SSC (10 th)	CBSE Board

Personal Details

Date of Birth : 10th Nov, 1984
Marital Status : Married
Nationality : Indian
Contact Address : 206 EXTN LAXMI NAGAR NEW DELHI

Place:

Date:

(Ruby Samson)