

Vishal Panchal

+91 9825738799

veeshal.panchal@gmail.com

C 504, Kalasagar Heights, 80 FT Road, Opp. Anmol Bungalows, New Ranip, Ahmedabad-382480

Date of Birth : 31st October 1977

Marital Status : Unmarried

Objectives

Result Oriented Sales professional with 20+ years of experience in Banking and Non-Banking Finance Companies in segment of Retail Finance with profile of Channel Sales Management, Team Management & Collection. Expertise in handling diverse range of operations entailing Direct Sales, Channel Management, Dealer/Client relationship, retention & team management.

Education

Bachelor of Commerce

Gujarat University 1997 Batch

Experience

Credit Wise Capital Pvt. Ltd.

Designation Area Head – Gujarat from Feb '22 to Aug '22

Base Location Ahmedabad Office.

Job Profile Manage team of 5 Sales Managers & 8 Team Leaders for Gujarat State. Recruit, train, motivate and manage a sales team of 50 on roll executives. Co-ordination & communication with credit team for fast approvals/deviation even with operation team for smooth disbursement as per market requirement. Preparing data of sales and promotional schemes for the dealers & payout structures to increase and sourcing maximum business from the market & productivity of sales executives to identify non-productive man power. Being an Area Head I had to plan for yearly business figures & bifurcate month wise business plan for achieve the same, existing business numbers along with new business expansion through geo limit expansion even manpower planning. Design lucrative schemes for festivals to achieve additional business from the dealers. Connecting with local & HO collection team for NS cases even helping for NPA cases with the help of sales team. Generating extra revenue for the company through cross sell of STPL, insurance & credit card.

Achievement – Received award for PDD pendency <1% for Gujarat State.

Muthoot Capital Services Ltd.

Designation Area Manager – Sales/Collection – Gujarat from Aug '19 to Feb '22

Base Location Ahmedabad HO.

Job Profile The profile is to manage retail & 45+ branch vertical TW sales business from the dealers and sub dealers of Gujarat region. Responsible for simultaneously focus on over all delinquency, PDD collection, Non-Starter business, along with cross sell of TW Insurance & Gold Loan too with on roll team of 2 RM, 1 BDM, 1 BDO & 1 TL. Also handling collection portfolio from 0 bucket up to NPA cases & handled entire Ahmedabad, North Gujarat & Saurashtra locations for 90+ bucket with handling in house team of 6 field collection executives even collection agencies.

Achievement – Participated and completed online certification course by Copenhagen business school, offered through COURSERA for “Leadership in 21st Century Organizations” with 95% grade achievement.

Fincare Small Finance Bank Ltd.

Designation Division Manager – KMT Band (State Head-Guj) from Jul '18 to Aug '19

Base Location Ahmedabad HO.

Job Profile The profile is to manage overall Two-Wheeler portfolio through sales from employee Loans /Existing Micro finance customers along with privilege data of Banking customers & LAP customers along with retail business from the market & manage Two-Wheeler business from the dealers, DSA's & Sub dealers of Gujarat with team of 5 on-roll division Managers, 12 relationship managers with support of Credit Team & Sales officers to gain & earn revenue in the sense of interest with cross selling too. Simultaneously focus on overall delinquency, PDD collection, Non-Starter business, Cross sell business of TW loans along with proposed trade advance & inventory funding for TW dealers.

Capital First Ltd. (Currently known as IDFC First Bank Ltd.)

Designation Territory Manager from Jan '12 to Jun '18

Base Location Ahmedabad HO.

Job Profile The profile is to manage, earn & grow revenue for Two-Wheeler retail business from TW dealers, DSA's, sub dealers & MBO's of Ahmedabad city covering up to 100km. Simultaneously focus on over all delinquency, PDD, Non-Starter business, Cross sell business of TW loans along with Trade Advance for dealers.

Achievement –Territory Manager with highest CSE productivity with minimum PDD pendency and delinquency along with awarded twice for contribution in 500Cr. & 1000 Cr. Loans booked & won foreign trip twice.

Equitas Finance Pvt. Ltd. (At present known as Equitas Small Finance Bank Ltd.)

Designation Deputy Manager (Commercial Vehicle Finance) Aug '11 to Dec '11

Base Location Ahmedabad HO.

Job Profile The profile is mainly responsible for build Quality portfolio with good customer data base. Responsible for credit approval within TAT. Making visit directly at the door of customers who is using commercial vehicle for business development. Responsible for recruitment, motivate & manage Team of 01 Team Leader & 20 Sales Officers. Responsible for minimizing Delinquencies Figures & Bed-debts Portfolio by Analysis & Follow up to First Time user's defaulters / Non-starters, Proactive Management of Risk & Restricting Front-End fraud. Maintain the database of the Login files for Approval (Branch Level), & Final Disbursement.

Family Credit Ltd. (At present known as L&T Financial services Ltd.)

Designation Assistant Manager from Apr '09 to Jul '11.

Base Location Ahmedabad, Mehsana & Gandhinagar.

Job Profile The profile was responsible for Credit Authorization with in benchmarked TAT. Responsible for collection of PDDs within TAT. Making visit at TW dealers for business development and dealer enrolment. Responsible for recruitment, motivate & manage Team Leader & team of 15 Sales Executives. Maintain the database of the Login files for Approval (Branch / H.O. Level), Disbursement and Final Payout.

Achievement – Won a trip to Paris for achieving highest targets within festival time.

MAS Financial Services Ltd.

Designation Asst. Product Officer from Sept '08 to Mar '09

Base Location Ahmedabad, Mehsana & Gandhinagar.

Job Profile Manage dealers of Ahmedabad city. Recruit, train, motivate and manage a sales team of 1 team leader and 18 executives. Prepare short-term sales and promotional schemes to increase and sourcing Business from Ahmedabad & North Gujarat Market.

ICICI BANK LTD. (I-Solutions Providers (I) Pvt. Ltd.)

Designation Team leader (Two-Wheeler Finance) Mar '07 to Aug '08

Base Location Ahmedabad

Job Profile Got promoted as a Team Leader to serve the dealers of Ahmedabad district covering an area of 100 kms. Was responsible to recruit, train, motivate and manage the sales team of 25 executives. Had to follow-up with sales executives for login, query resolution and disbursement within TAT and collect RC Copies for disbursed loans. Prepare short-term sales and promotional schemes to increase sourcing.

Designation Sr. Sales Executive (Two-Wheeler Finance) Mar '99 to Feb '07

Base Location Ahmedabad

Job Profile Was responsible to source business from dealerships and assuring maximum conversion and finance penetration for two-wheeler finance cases. Solve customer and dealer issues for timely approval and disbursement. Manage sub-sourcing points of the dealers to assure maximum support to ICICI Bank Ltd.