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**RESUME**  
  
To work in an organization where not only I can learn but also get enough opportunity to prove myself and deliver the best.  
  
**Snapshot:-**

An adept professional with more than 13 years of quality experience in the area of Sales and Collection management (in which more than 10 years in Sales and 2.3 years in collections), Want to secure a challenging position in the field of ‘**SALES** ',where I can effectively contribute the best of my abilities, skills and , can utilize most of my proficiency, in the growth of the organization with the same of mine.

*Employment Graph with Notable Accomplishments:-*

**YES BANK LTD( Feb 18 to till date)**

**Working as AVP- Cluster Business Leader**

**Product handling Working capital & LAP**

***TATA CAPITAL LTD(Dec 15 to 30 Jan 18)***

***Worked as State Head-Business loans (All locations of Gujarat)***

*Product handling* ***Business loans***

***Team Size:- 5 TSM,2 SM ,7 CRE/J Grade and 2 back ends***

***Achievements :- Top rated entire term .***

***Kotak Mahindra Bank Ltd(mar2013-nov15)***

**Achievements**:-

Got Grade promotion and 3 functional promotion in the span of close to 3 years.

Have done highest disbursement pan india with zero delinquency.

*Job Summary:-*

*Working as* ***Area Sales Manager-south and central Gujarat***

*Product handling* ***HL,LAP,BL and OD***

***Team Size:- 8Rms , 1 TSM,and two Sales coordinator***

***HDB financial services Ltd(mar2011-feb2013)***

***(HDB is 100% subsidiary of HDFC Bank Ltd)***

*Job Summary:-*

*Working as* ***Center Sales Manager-Noida***

*Product handling* ***PL and LAP***

*Managing a team of 2 Sales Managers and 15 So and SSOs(all on rolls) and a Credit Manager.*

*Handling all the retail asset products like Personal loans, Mortgage / LAP, Business Loans, Loans against securities.*

*Responsible for ensuring the achievement of all sales and revenue targets for the branch.*

*Formulating and implementation of sales and service strategies.*

*Educate and enhance the awareness of the company products.*

*Ensuring highest levels of customer service delivery.*

*Developing product launch strategies in the market.*

*Implementing post launch strategies to sustain sales growth .*

*Unique promotions and marketing initiatives.*

***Cholamandalam DBS finance ltd.(may 2009-mar2011)***

Job Summary:  
Working as **Dy. manager** (may 2009- mar2011)  
Product handling **Personal loans collections**

Manage, develop and support Agencies for collection.  
 Monitoring Delinquency and bad debt account of 12+ and write off pool.

Managing a team of inhouse FOS ,Agency managers and Vendors.

Coordinate with legal for filing of u/s138 ,sec-9, arbitration etc  
 Vendor Billing and Vendor Management.

Ensure proper compliance and audit.  
 Work on high pos cases to maximize collection.  
 MIS for controlling and reporting .

**ICICI BANK Ltd**. (**june 2006 to 16may09**)

**Achievements**:-

Got Grade promotion and one functional promotion in the span of close to 3years.

Have done One crore Life insurance in a month only.

**Job Summary**:  
Worked as **Debt manager** (nov2008- may09)  
  
Shifted to personal loan collection 180+ due to closer of RMAG dept.  
   
Worked as **Area Sales Manager in ICICI Bank Ltd**.(apr 2007 to oct 2008)  
Product handling **Business loans (AGRI-SME) And Loan Against property**  
  
Area:- **Delhi NCR**  
 Sourcing SME cases (ACL ,SAL, RWRF)for business loans and loan against property.

Channel development and planning for new market development as well.  
 Handle ,train and motivate a team of relationship Managers.  
 Monitoring channel sales and marketing activities; implementing effective strategies to maximize sales through a network of direct sales team

and direct marketing agents.

To achieve the limit set up and disbursal targets .  
 co-odinating with other departments such as credit  
 cmog ,collections etc for various issues.  
 Get the file sanctioned by credit and Limit set up by cmog.  
 To work on reduction of tat (turn around time).

Work on non-starters.

Joined as **Relationship Manager (Entire bucket of RMAG(agri sector)** in **JUNE 2006**  
Had handled other products like agri loans,tractor loans,agri sme loans etc and in **cross sell** investment products like **life Insurance and general insurance**.  
  
Projects Undertaken  
Title '**kyc project** with LH sugar mills pilibhit and simbholi sugar mills simbholi  
Scope These project was made for the funding to sugar cane farmers with the guarantee Of the sugar mill .In this project we were required to take photographs and get a Kyc signed by pradhan on the format prepaired as per guidelines of RBI. The **farmers** In LH was **55000** and in simbholi **62000**.  
  
  
**Ashok Leyland fin ltd**  
(june 2003 to may 2006)

Achievements:-

Established auto dept in Delhi.

Got a grade promotion.

Worked as Area officer for **auto loans/two wheeler loans**.  
  
  
 Monitoring channel sales and marketing activities; implementing effective strategies to maximize sales through a network of direct sales team

and direct marketing agents.  
 To verify the customer and see all credit aspects.  
 To give spot approvals for small ticket size loans as per guidelines and  
 get it disbursed from ops .  
 To manage all filing activities.  
 To coordinate with collection and repo teams for making the deliquency 0.  
  
  
Scholastic Background

Academic Qualification:

* SSC from G.IC Inter College, Bareilly, UP in 1998.
* HSC from G.IC Inter College, Bareilly, UP in 1996.
* B.com. From Bareilly College, Bareilly, UP in 2001.
* M.Com from Bareilly College, Bareilly in 2003  
    
  Scholastic Achievements
* Attended the seminar on 'Role of government institutions in entrepreneurship development'.
* . Attended the seminar on Importance of Decision Making Skills in Modern business Scenario organized by IIMS, Bareilly.  
  . Participated in various expeditions for general awareness.  
  . Participated in district Cricket championship.  
    
    
    
  Personal details-  
  Father 's name :- Shri Umesh saxena  
  Date of Birth :- 06-04-1981  
  Maritial status :- married  
    
    
    
    
    
   (Mritunjay saxena)