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| **91/546, Vijaynagar, Naranpura, Ahmedabad –380013** | **Mobile: 9924114664.**  **Email:** [**nayagna2001@gmail.com**](mailto:nayagna2001@gmail.com)  **nayagna2001@yahoo.com** |

Nayagna Joshi

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| Objective | To excel in tasks assigned, with total determination, dedication, discipline and confidence. |
| Experience | **ART HOUSING FINANCE INDIA LIMITED – AREA SALES MANAGER – HL/LAP**  **April 2019 to Till Date**  **Reporting to RSM – GUJARAT**    *Launched LAP Products in Ahmedabad*   Having 2 Sales Manager & 22 Relationship Manager under them for HL & Lap Products    *Doing business at 13.5 % Roi for HL & 16-18 % Roi for Lap with 2. % PF & average 4 to 6 % Insurance Premium...*   Manage Nil delinquency so far.in 426 account with 38 Crore Portfolio.    *Empaneled more than 85 + DSA & 23 Builder for AFP Business.*  **Nov 2017 to March 2019 – J M FINANCIAL PRODUCTS LTD (SENIOR MANAGER –AHMEDABAD . –**  **Reporting to AVP – AHMEDABAD**    *Launched LAP & SME Products in Gujarat*   Having 6 On Roll Direct & 45 J M FINANCIAL indirect employees as a Reportees for Lap & SME Products    *Started Lap and Sme Product with good volume and high profile cases…*    *Doing business at 11 % Roi for Lap SME with 1. % PF..*   Manage Nil delinquency so far.    *Avrage Business Of 10-15 Crore Per Month*  **SUNDARAM BNP PARIBAS HOME FINANCE LTD (BRANCH MANAGER –AHMEDABAD .**  **Sep 2015 to Oct 2017**  **Reporting to Area Head – Bangluru…**    *First Employee of Gujarat*   Having 4 On Roll & 9 Sundaram Finance employees as a Reportees    *Started Gujarat Business for Housing Loan & Loan Against Property for Ahmedabad, Baroda, Rajkot & Gandhidham Location*   Manage Nil delinquency so far.    *Doing business at 9.25 5 Roi for HL & 14 % ROI for LAP, and 1. % PF..*   Manage Nil delinquency so far.    *Avrage Business Of 3-4 Crore Per Month*  ** *PNB HOUSING FINANCE LTD. (Area Sales Manager–Home Loan/Mortgages) –***  ***May 2014 to Sep 2015***  Reporting to Branch Head,   Managing a team of 2 off roall employee &22 DMA   Recruited 18 Dsa and all active in terms of log in..   *.Sourced 30 + files and 7 cr volume Disbursement per month*   *Managing entire Sales, Credit and Collection for DSA Ahmedabad.*   Manage Nil delinquency so far.  ** *HDB FINANCIAL SERVICES LTD. (Area Manager -Mortgages) –***  ***June 2013 to May 2014.***  Reporting to Regional Head,   Managing a team of 3 TM & 4 SM under them   Recruited 28Dsa and all active in terms of log in..   *.Sourced 50 + files and 35 cr volume business per month*   *Managing entire Sales, Credit and Collection for DSA Ahmedabad.*  ** *Fullerton India Credit Company Limited. (SME -Mortgages) – SeniorRelationship Manager – Ahmedabad Branch.***  ***Jan 2012 to June 2013***  Reporting to Regional Head,    *Started SME BUSINESS for Gujarat*    *Doing business on consistent basis since June 12.*  ***Dhanlaxmi Bank Ltd. (Retail Asset -Morgages) – Branch Sales Manager – Ahmedabad Branch.***  April 2011 to Nov 2011  Reporting to Area Sales Manager,   *Managing a DSA For Mortgaeges - Home Loan/Mortgage Loan Product for Ahmedabad.*   *Managing Product With High Profit and Nillbounc for Ahmedabad.*  ***Reliance Capital Ltd (Reliance Home finance pvt ltd.) – Branch Sales Manager – Navrangpura Branch.***  Reporting to Area Sales Manager,  Sep 2009 to April 2011.   *Managing a team of 08 Direct Sales executive for Home loan/Mortgage Loan Product for Ahmedabad.*   Winn Foreign Trip by achieving Insurance Premium collection target & Cross selling.  ***HDFC STANDARD LIFE INSURANCE COMPANY LTD – Branch Sales Manager – Navrangpura Branch.***  ***July 2008 to June 2009-*** Reporting to Territory Manager,  ***ICICI Bank Limited, Ahmedabad***  Area Sales Manager(Two wheeler Loans)  Oct 2006 to July 2008- ***Reporting to Regional Manager***  ***Kotak Mahindra Old Mutual Life insurance company ltd.***  Sep 2006 to Oct 2006 -Sales Manager – Life Insurance  ***Indiabulls Credit Services Limited Ahmedabad Area Manager (Personal Loans )***  ***Jan 2006 to Aug 2006-***Reporting to Branch Manager.  ***ICICI Lombard General Insurance Co. Ltd. Baroda Sales Manager (General insurance – Banc assurance)***  ***Dec -2004 to Jan 2006 -***Reporting to Area Sales Manager – Gujarat.  ***( Birla Sunlife insurance Co. Ltd. Ahmedabad***  ***Agency Manager (Life Insurance – Direct Sales Force)***  March 2002 to Nov 2004- Reporting to Branch Head – Gujarat.  ***Standard Chartered Fin. (direct sales team,) Ahmedabad***  Oct 2001 to March 2002 -Reporting to Area Sales Manager – Gujarat |
|  | ***Dec 2000-October 2001 Standard Chartered Fin (dst) Ahmedabad*** |
|  | ***November 1999-Dec 2000 Top Gear Mktg. Pvt ltd Baroda***  ***(Franchisee of GE Countrywide)*** |
|  | ***Dec.1997 – Nov.1999 Top Gear Mkt. Pvt.Ltd. Ahmedabad***  ***(Franchisee of GE Countrywide)***  **Sales Executive** |
| Education | **1997: - Bachelor of Commerce with specialization in Accountancy**  **from Gujarat University.**  **2002 : -Master of Commerce with specialization in Advance Accountancy from Gujarat University.**  **2002 :- Passed the IRDA Exam for Life insurance.**  **2005 :- Passed the AMFI Exam for Mutual fund.** |
| Computer Literacy | Working knowledge of Ms Ward, Excel, Power point, and Windows. |
| Personal Details | Date of birth :25th October 1976  Sex :Male  Marital Status :Married  Languages Known :English, Hindi & Gujarati |
| Extracurricular Activities |  Won the first prize in mono acting organized by H.K.Com. College.   Worked for more then 20 Program in Akashwani Ahmedabad & One TV SHOW as a child artist.   Won the inter faculty Chess Championship held by H.K. Commerce College |