

In pursuit of senior level role in the areas of Commercial Operations, Customer Relationship Management, Back-end process, Recovery and Business Development in a Non-Banking Finance Company/Bank/BPO Organization of high repute

CAREER PRECISE

- A competent professional with over **28 years** of extensive experience in Non-Banking Finance Company operations, Customer Relationship Management, Recovery, Marketing and Business Development
- Eleven years associated with **MUTHOOT FINCORP LIMITED (MUTHOOT PAPPACCHAN GROUP)** as **AREA MANAGER.(APRIL 2012 TO SEPTEMBER 2022).**
- Well versed in handling overall risk and exposures of customers, involving risk assessment, internal/external as well as monitoring mitigants and portfolio risk
- Proficient at handling a wide range of financial operations such as business, recovery, credit, marketing, back-office operations and customer care
- Proficient at performing all non-banking finance company operations effectively and efficiently
- A detail-oriented individual with excellent communication, analytical, team building and relationship management skills

CORE COMPETENCIES

Business Development/ Sales & Marketing

- Driving sales initiatives and achieving desired targets with overall responsibility of Manpower Planning, Productivity and exploring avenues to build consumer preference & drive volumes
- Setting up of a well-knit Branch/Channel network, evolve & adopt Innovative Ideas/Methods to scale up Brand & Business
- Analysing & reviewing the market response/ requirements (SWOT) and communicating the same to the respective Product Teams for coming up new applications
- Conducting competitor analysis by keeping abreast of market trends and competitor moves to achieve market share metrics
- Managing the overall control of operations, Business Development, Sales and Marketing, Customer Relationship Management, Administration, and recovery
- Managing business development activities of commercial vehicles, cars, three wheelers, two wheelers, consumer durables, personal computers, personal loans and Mortgage Loans
- Managing credit function for commercial vehicles, cars, three wheelers, two wheelers, consumer durables, personal computers and personal loans
- Managing back-end operations of commercial vehicles, cars, three wheelers, two wheelers, consumer durables, personal computers and personal loans
- Managing collections (recovery) of commercial vehicles, cars, three wheelers, two wheelers, consumer durables, personal computers and personal loans

Human Resources/Administration

- Maintain talent pool at all times to meet the business requirements and identifying right person for the right job. Management of staff data, proper assessment of manpower and redeploying surplus staff
- Compliance relating to labour statutes, including, coordination of ESI & PF, liaison with statutory authorities, obtain and provide timely inputs relating to compliance of Minimum Wages, Professional Tax and other statutory issues
- Coordination/ adherence of processes relating to staff life cycle including on-boarding, coordination of training, attendance, leave, transfer, deputation, exit etc. Minimising staff attrition
- Facilitate line functions / stake holders in attending staff grievances
- Repairs/Renewals of Site/Guest House/Staff Quarters/Site vehicles and furniture

- Attending to all infra related issues of branches as well as Site office including rentals, identify new vendors and manage existing ones to cater to all administrative and infrastructure needs for the region. Timely renewal of contracts in co-ordination with HO Admin team
- Maintaining site wise asset tracker and proactive steps of safety & security of site assets & staff- Maintenance of records at Site relating to staff, premises, furniture etc and proper upkeep of Site premises and neat arrangement of records. Upkeep and maintenance of guest house
- Attending to matters relating to Shops & establishment Act, disciplinary matters & other statutory requirements
- Follow up of Court cases
- Liaison with Police Department

Commercial Operations

- Extensive knowledge of all areas related to operations, business development, Sales and Marketing, customer relationship management, administration, HR and recovery
- Handling customer complaints and queries
- Handling and supervising customer issues like NOC, RC, RTO and other related functions
- Building and maintain healthy business relations with customers and ensuring high level of customer satisfaction by achieving the delivery and service quality norms within TAT
- Managing customer business, operations and back-end process
- Achieving the delivery and service quality norms
- Maintain the TAT for all the activities.
- Ensuring that the customer's requirements are met within TAT.

Channel Management/ Distribution Management

- Developing and appointing new business partners to expand product reach; working in close interaction with the dealers and distributors to assist them to promote the product.
- Establishing strategic alliances / tie-ups with financially strong and reliable channel partners, resulting in deeper market penetration and reach.
- Monitoring channel sales and marketing activities; implementing effective strategies to maximise sales and accomplishment of revenue and collection targets.
- Managing Effective Distribution network by handling Logistics (inward & outward), C&F Operations for the timely delivery of deliverables/Receivables.
- Complete compliance & adherence towards Credit Policy and Credit Control Mechanism.

Team Management

- Monitoring, recruiting & training manpower to ensure quality deliverables to serve Objectives
- Training/Retaining the team to keep a close check on Productivity and ensuring adherence to set Policy & Procedure for the code on fair Business Practices
- Planning and scheduling team assignments to achieve the pre-set goals within time, quality & cost parameters

EMPLOYMENT RECITAL

From April 2012 to September 2022 worked with Muthoot Fincorp Limited (Muthoot Pappachan Group) as an Area-Manager.

During a span of 10 years and 6 months as an Area-Manager at Muthoot Fincorp Limited, I have handled the Following Districts namely; Mysore, Shivamogga, Chikmagalur and Chamaraajanagar.

Key Deliverables:

- Handled and Managed a Major Portfolio on advances against Gold as collateral vide a network of 60 plus branches, leading a team comprising of 60+ Branch Managers & over 200+ frontline Staff based across the region with AUM of over Rs. 100 cr.
- Key Responsibility is to retain captive Business through existing Branches and Acquire New Business through Branch Expansion in untapped virgin markets.
- Have delivered linear Growth across all Products Lines over last 11 years

- Ensure Complete Compliance on Policy & Process adherence towards smooth Operations.
- From Site selection to get the Branch up & running is an integral part of KRA
- To Deal & Deliver as per set targets on bouquet of products viz Gold Loan, SD, Ornament Sales and on revenue products viz Health Insurance, FOREX, and Money Transfer.

Apr'10 to Mar'12 with Simplex Infrastructures Ltd., Bangalore
Senior Officer (HR and Admin)

Key Deliverables:

- Compliance relating to labor statutes, including co-ordination of ESI and PF, liaison with statutory authorities, obtain and provide timely inputs relating to compliance of Minimum wages, Professional Tax and other statutory issues
- Repairs/Renewals of Site Vehicles/Guest House / labor colony, staff quarters. And attending to all infra related issues of sites/guest house/staff residential houses
- Identify new vendors and manage existing ones to cater to all administrative and infrastructure needs for the site/guest house/labor colony and staff quarters
- Attending to matters relating to Shops & establishment Act, disciplinary matters, & other statutory requirements
- Attending to all infra related issues of branches as well as Site office including rentals, identify new vendors and manage existing ones to cater to all administrative and infrastructure needs for the region. Timely renewal of contracts in co-ordination with HO Admin team
- Maintaining site wise asset tracker and proactive steps of safety & security of site assets & staff- Maintenance of records at Site relating to staff, premises, furniture etc., and proper upkeep of Site premises and neat arrangement of records. Upkeep and maintenance of guest house
- Attending to matters relating to Shops & establishment Act, disciplinary matters & other statutory requirements
- Follow up of Court cases
- Liaison with Police Department

Aug'09 to Mar'10 with Fullerton India, Bhadravathi
Business Unit Manager

Key Deliverables:

- Handled complete functions of business (secured and unsecured loans) including personal loans and mortgage loans.
- Taking care of entire branch operations
- Handled business development, sales and marketing, recovery, cost reduction and administration of the branch.

Feb'07 to Aug'09 with Bajaj Auto Finance, Bangalore
Branch Ops Manager

Key Deliverables:

- Handled customer complaints/compliments of Auto Finance division (two wheelers and three wheelers)
- Handling customers for NOC issues, RC Book issues, accounting issues and RTO related issues.
- Responsible for entire Karnataka State receipt update/Accounting issues.
- Responsible for entire Karnataka State operational issues/Customer issues.
- Overall control of Operations, recovery, branch administration and business development activities
- Handled customer complaints of Auto Finance division (two wheelers and three wheelers).
- Handled customers for NOC issues, RC Book issues, accounting issues and RTO related issues

Attainments:

- Was able to achieve customer satisfaction by timely action on complaints
- Solved around 2000 cases of NOC issues
- Solved customer's RC and DRC complaints.
- Achieved the targeted business volumes

- Achieved good numbers in consumer durable, two wheelers, three wheelers and personal computer business.
- Was able to achieve customer satisfaction by timely action on complaints
- Solved around 2000 cases of NOC issues
- Solved customer's RC and DRC complaints.
- Solved Accounting issues of the branch
- Branch Recon done in time
- Achieved timely payments to dealers/vendors
- Achieved recovery targets

**Mar'97 to Jan'07 with IndusInd Bank (Formerly Ashok Leyland Finance), Bangalore
Assistant Manager**

Key Deliverables:

- Overall control of Operations, recovery, branch administration and business development activities of Mysore, Mandya, Chamarajanagar, Coorg and Hassan Districts
- Handling Business of three wheelers, commercial vehicles, non-commercial vehicles and cars of Mysore, Mandya, Chamarajanagar, Coorg and Hassan Districts
- Handling Fixed Deposits of entire Karnataka State
- Handling customer complaints related to Fixed deposits
- Handling accounting and operational issues of Fixed Deposits
- Handling HPD cash
- Banking
- BRS
- Accounting of HPD Cash

Attainments:

- Achieved the targeted business volumes
- Achieved timely payments to dealers/vendors
- Achieved recovery targets
- Achieved good numbers in Commercial vehicles, non-commercial vehicles and three wheelers.
- Won many Civil Court cases/Consumer forum cases of three wheelers, commercial vehicles, non-commercial vehicles and cars of Mysore, Mandya, Chamarajanagar, Coorg and Hassan Districts
- Achieved full compliance of fixed deposit complaints
- Successfully solved the complaints related to fixed deposits
- Solved customer complaints within TAT
- Efficiently handled banking and BRS.

**1995 to 1997 with Himalaya Drug Company, Bangalore
Commercial Assistant (Stores)**

Key Deliverables:

- Accounting of raw materials and packing materials
- Issue of raw materials and packing materials to production department
- Liaison with Production Planning and control dept.
- Liaison with vendors for timely supply of materials
- Accounting the stock position of all the raw materials and packing materials

**1994 to 1995 with Automotive Axles, Mysore
Commercial Trainee (Stores)**

Key Deliverables:

- Accounting of all raw materials
- Accounting of Inward materials
- Material inwards
- Material movement
- Liaison with PPC for material distribution.
- Liaison with purchase department for material supply

- MODVAT
- Central Excise formalities.

ACADEMIA

1994 BBM (Bachelor in Business Management) from Mysore University

IT EXPOSURE

Well versed with MS Office and Internet Applications

PERSONAL DETAILS

Date of Birth	:	25th April, 1971
Contact Address	:	# 169, 10TH CROSS, 2ND MAIN, 3RD STAGE, GOKULAM, MYSORE-570002, KARNATAKA STATE, INDIA
Marital Status	:	Married
Languages Known	:	English, Hindi, Kannada, Tamil, Telugu and Malayalam
Hobbies	:	Music and travelling
Reference	:	SRI .B.G.PRASANNA KUMAR-CHIEF MANAGER-MUTHOOT PAPPACCHAN GROUP, DAVANGERE (MOBILE NO: 9886700070)
Reference	:	MRS.SHRUTHI-ASSISTANT MANAGER HR-MUTHOOT PAPPACCHAN GROUP, BANGALORE (MOBILE NUMBERS: 6361354387/9746659276)
PAST CTC	:	RS 9,00,000/-