



## VIJAYKUMAR GOPAL

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### SALES | LOANS | BANKING & FINANCIAL SERVICES PROFESSIONAL

Seeking challenging assignment commensurate with my skills, knowledge and experience.

#### PROFILE

- **Diligent and competent professional with 17 years of experience in the Retail Banking & Financial Services Industry** into Assets – Transportation / Fleet Financing - Commercial Vehicles (Trucks & Buses ), Auto Loans (Cars) and Equipment Finance (construction equipment & Machinery ).
- **Sound professional** understanding of the **Retail Banking Loans (Asset Product), Collections and Client Relationship Management.**
- Rich Knowledge in every segment of **Sales & Distribution** and Channel Development Process Compliance, Strategic Planning and implementation of the same to drive result.
- **Developed** business sales by capturing large market area for increasing the revenue generation
- A keen **strategist & implementer** with proven skills in achieving set target, profit and business growth objectives & turnaround for increase in top line and bottom line in rapid change environments.
- **Capability** to comprehend market requirements and implement in an orderly and scheduled manner
- **Mapped** the market situation in terms of competitor movements, customer preferences and accordingly re-oriented strategies.
- **Commercially Aware, Resilient, Self-motivated and Driven** professional with a hands-on results oriented approach who can rapidly identify problems, formulate tactical plans and operational procedures, successfully carryout duties on time and to a very high standard.
- **Industrious**, thrives on a challenge while working effectively with all levels of management and people therein.
- A **strong team player** to excel within a challenging environment and **Adept** with multi-cultural and to high pressure environment under strict deadlines with ability to organize and handle multiple tasks simultaneously.
- **Proven track record** in spearheading Local Market, New Product Introduction, Monitoring, Sales Promotional Activities and Customer Service & Complaints Resolution.
- **Excellent relationship management**, analytical and negotiation skills with capabilities in swiftly ramping up projects in coordination with clients, vendors and consultants.
- **Networking** with financially strong and reliable channel partners, resulting in deeper market penetration & to improve market share.
- **Implemented** Fast track / Classroom training.

#### AREA OF EXPERTISE:

- |                                                                   |                               |                                   |
|-------------------------------------------------------------------|-------------------------------|-----------------------------------|
| ❖ Sales and Marketing Strategy                                    | ❖ Banking Products            | ❖ Business Development Planning   |
| ❖ Team Management                                                 | ❖ Specialised in Vehicle Loan | ❖ Strategic planning ( B2B & B2C) |
| ❖ Relationship Management                                         | ❖ Credit Analysis             | ❖ Building Customer Relations     |
| ❖ Leadership                                                      | ❖ Product, Policy & Process   | ❖ Quality Assurance & Recovery    |
| ❖ Sales Campaigns – Road Shows, Mela's, Digital Innovations etc., | ❖ Portfolio – Collections     | ❖ Operational Risk                |
|                                                                   | ❖ KYC & AML Procedure         | ❖ People Collaboration            |
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- ❖ Thorough business knowledge and knack of getting associated with new business/project right from scratch nor start-up.
  - ❖ Systems and Application.

## CAREER HIGHLIGHTS – PROFESSIONAL SUMMARY

### **SURYODAY SMALL FINANCE BANK LTD**

(Since Nov 2019 - Present)

#### **Area Sales Manager – Retail Banking (Assets) – CV Division.**

- Generated new business/profit for bank through Retail Banking clients, prospecting and closing new business as well as maintaining and renewing existing business by fostering client relationships.
- Being responsible for the Vehicle loan (Commercial Vehicle) Portfolio and Co-ordinating with credit team for swift approval (FTR, Approval Ratio, Quality & TAT) and reducing end to end gestation period.
- Driven productivity from Sales force and by leading & motivating the team to achieve the business targets towards achieving the KRA assigned by the Management.
- Conducted weekly/ monthly review, disseminate company information, address common problem and concerns and rally the team to achieve goals.
- Analysed on credit perspective towards health check on customer's financial documents and understand client requirements and translate vision objectives into plan.
- Capitalised my experience in different job roles across my professional career by Cross sell Banks Retail product (GI, LI, FD, HL & LAP, MSME, CASA and other Investment Products).
- Updated with Product team on latest revision on Policy and services with Existing Competitive Banks in the Market.
- Identified, trained and developed External Agencies like Vendor's empanelment such as Valuers /RTO Agents/Franchising, Field investigation & Fraud check and Pay-out processing.
- Actively involved in sales promotion campaigns, road shows and mela's towards lead generation and visibility of the bank's product in the market.
- Regular follow-up on early delinquent and high potential delinquent pool.
- Maintained and strengthened a large portfolio of clients & identifying new sales and marketing opportunities

#### **Achievements:**

- Achieved business objectives and increased the book size of the customer base by 20%.
- Retained the company's top 15 customers in the wake of strict competition, by devising and presenting them with best service option.

### **KUWY Technology Service P Ltd – Subsidiary of Volkswagen Financial Service India Ltd.**

(April 2018 – Nov 2019)

#### **AVP – Sales & Business Development (Used Car Business)**

- Promoted and driven business through digital technology application by generating and sourcing new Loan, top up facility and balance transfer towards Used Car loan/ New Car Loan from the dealers for the region.
- Expanded territory and increased clientele.
- Managed a team of 20 members and planned & executed overall business growth for achieving business goals/targets.
- Increased sales by double the volume through aggressive selling techniques for auto loan (Used Cars) product.
- Maintained key relationship and distribution through Financiers, Dealer, Direct Selling Agents and Broker Franchisee.

#### **Achievements:**

- Achieved high level of Customer Satisfaction and gradually Increase Volume Penetration up to 100 disbursals monthly within short span of time with limited manpower.

### **IIFL (India Info line Group)**

(June 2017 – Mar 2018)

#### **Area Sales Manager – Vehicle Finance Division (Commercial Vehicle Finance)**

- Achieved business objectives of branches through team members for the mapped areas in terms of Volume and increased productivity with growth in revenues (WIRR).
- Managed to increase the profitability – Productivity, Yield and acquisition cost within the budget and successfully met self and company sales targets by a 100%

### **Manappuram Finance Ltd**

(Dec 2014 - Jan 2017)

#### **Branch Head (Manager) – Loan Division (Vehicle & Equipment Finance)**

- Led 4 Branches & 2 Territories towards business on Commercial Vehicles, Auto Loans and Equipment financing.
- Optimized the customer experience in all branches across the cluster, through the establishment and development to customer focused teams.
- Established good working relationships with customers/clients, manufacturers and dealer in the region which resulted in 10% increase in market share.
- Maintained healthy portfolio towards collection and achieved 95% on front bucket, brought down NPA less than 2%.

#### **Achievement:**

- Increased customer base from zero to >300 within 12 months (Yr 2015-16) by employing strategic sales initiatives with limited manpower.

**Fullerton India Credit Co Ltd**

(May 2013 – Dec 2014)

**Business Unit Manager – Retail Assets – Commercial Vehicle & Equipment Finance Division.**

- Identified the sales strategies along with RM/executives to target retail & high value customers and held responsible for meeting/exceeding sales/revenue targets as defined in agreed KPI.
- Meeting with customers sourced in day by day in order to a) verify end-use b) verify changes in customer's financial health c) check for any missed triggers d) enhance relationship.
- Audit review findings update and File Review/Audit Rating & Corrective Measures.

**Achievements:**

- Expanded business development to loan book size, which increased loan business by 35%.

**Reliance Capital Ltd**

(Aug 2011 – April 2013)

**Branch Sales Manager – Vehicle Finance Division (Commercial Vehicle & Used Car)**

- Achieved new business volume up to 150% for the region through direct team and Channels.
- Pro-actively call on dealer/manufacture & customers and promptly respond to their calls in order to negotiate and finalize business deals within the targeted turnaround time
- Review monthly reports viz., monthly Ops exception report, collections, fraud tracker, PDD reports, RCR report.

**PREVIOUS EXPERIENCE**

L&amp;T Finance Ltd - (May 2009 – Jun 2011)

(Sr. Executive - Vehicle Finance Division – Commercial Vehicle &amp; Equipment Financing)

- Closed major deals and followed up senior business relationships & achieved monthly targets on sales & collections and awarded as No.1 Performer for the region.

GE Capital TFS Ltd – (Sep 2007 – Mar 2009)

(Sr. Sales Executive - TFS Division – Commercial Vehicle (Mfr: Ashok Leyland Product) finance).

ICICI Bank Ltd – (Oct 2002 – May 2007)

(Retail Banking Assets – Commercial Vehicle Division as Sales Executive)

**EDUCATION**

Bachelors of Science : B.Sc. (Major: Computer Science)

Institution Name : Prince Shri Venkateswara Arts &amp; Science College / University of Madras, Chennai, TN – IND.

MBA (Pursuing) : Finance &amp; Marketing

Institution Name : University of Madras, Institute of Distance Education, Chennai, TN – IND.

(Status: Course Completed)

**CERTIFICATIONS & PROFESSIONAL TRAINING :**

| Diploma in Computer Application (DCA)

| Diploma in Leadership &amp; Business Management: DLBM.

| Certification Course in Banking Credit Analysis Process (for Bankers).

| Certification Course in International Business Fundamentals.

| Certification Course in Islamic Banking and Ijarah (Lease) Finance.

| Learning &amp; Development Courses on Relationship Management, Ethics in Effective Communication in a Corporate Environment, Selling Skills, Interpersonal Effectiveness, Managerial Effectiveness, Presentation Skills, Team Building and Leadership Skills.

**TECHNICAL SKILLS**

| Well versed with MS office (word, excel, PPT etc.,)

| Working Knowledge – Banking Software such as Finacle, SAP, ERP and other Digital Banking Software includes.

**LANGUAGES**

English : Working Proficiency / IELTS

Tamil : Native

Telugu, Malayalam, Hindi : Intermediate

Reference : On request (if required)

Declaration : I hereby declare that the above furnished details are true to my best of knowledge.