HARISH TIWARI

Mobile: 7477034448

E-mail [:harish2000tiwari@yahoo.com](mailto:harish2000tiwari@yahoo.com)

# Seeking assignments in Sales & Marketing / Collection / Business Development / Re-Finance with an organisation of high repute

***Professional Synopsis***

* ***Nearly 14 years*** *of rich and comprehensive experience in Finance& Marketing, Collections, Customer Relationship Management and Team Management.*
* *Adept in managing business operations and expertise in determining company’s mission & strategic direction as conveyed through policies & corporate objectives.*
* *A strategic planner with proficiency in devising strategy for collection and recovery from clients against pending/ unpaid bills after providing advice on the various payment options.*
* *Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills.*

***Work Experience***

*Worked with* ***L&T Finance Ltd*** *as a Retail Associate from May-2006 to Dec-2010*

*Worked with* ***Kotak Mahindra Bank Ltd****.as a Relationship Mananger From Jan-2011 to June-2017 Working with* ***TVS Credit Services Ltd****. as Bussiness Executive From July-2017 to June-2018*

Based at Gadarwara and covering 2 Tehsil of Narsinghpur district. & reporting to the Culster Head at Jabalpur & motivating my two sub-ordinates to achieve yearly targets

Worked with **Ess kay fincorp Ltd**.as a Senior Branch Sales Officer from July-2019 to 19 Oct.2020.Based at Narsinghpur Branch.

Working with **Hinduja Leyland Finance Ltd**.as a Product Executive From 18 Nov-2020 to 05 April-2021 Based at Narsinghpur Distt.

# Core Competencies

* ***Sales and Marketing:*** *Running the sales and marketing operations & accountable for increasing sales growth and driving sales initiatives in order to achieve business goals. Conducting competitor analysis & competency mapping for keeping abreast of market trends and competitor moves to achieve market share metrics.*
* ***Collections:*** *Managing and monitoring delinquent account collection and establishing terms of payment. Conceptualizing & implementing recovery strategies in case of payment defaults.Supervising the team for managing high value fraud cases / defaulters / insolvent clients and initiating appropriate legal actions against them.*
* ***Client Servicing****: Interfacing with clients for ascertaining requirements, making presentations and delivering need based product solutions.Ensuring speedy resolution of queries & grievances to maximize client satisfaction levels.*
* ***Team Management:*** *Recruiting, training & monitoring the performance of team members to ensure efficiency in sales, operations and meeting of individual & group targets. Conducting meetings for setting up objectives and designing or streamlining processes to ensure smooth functioning of sales and operations.*

# Career Contour

***L&T Finance Ltd. Bhopal: Since June 2006 To Dec 2010 Retail Associate(Business & Collection)***

***Accountabilities:***

* *Do appropriate Field Investigation for Tractor Retail Finance.*
* *Handling the collection according ageing and conducting daily visit of the client sites.*
* *Generating business and ensuring the collection of the entire demand list.*
* *Collecting 90% CD+OD.*
* *Monitoring the timely repossession of assets, proper disposal and minimizing the losses on resale.*
* *Monitoring the operations done from company’s dealers / brokers, etc.*
* *Managing the responsibility of financial dealings.*
* *Executing daily analysis of statements and target achievement analysis.*
* *Coordinating the corporate and group financial procedures.*

***Kotak Mahindra Bank Ltd. Bhopal: Since Jan 2011 to June 2017 Relationship Manager(Business & Collection)***

***Accountabilities:***

* *Do appropriate Field Investigation for Tractor Retail Finance.*
* *Handling the collection according ageing and conducting daily visit of the client sites.*
* *Generating businessfor New Tractors and Re-Financing of Old Tractors.*
* *Monitoring the operations done from company’s dealers / brokers, etc.*
* *Managing the responsibility of financial dealings.*
* *Executing daily analysis of statements and target achievement analysis.*
* *Coordinating the corporate and group financial procedures.*

***Highlights:***

* *Products handled: Tractor, and Refinance.*
* *Successfully organized the loan mela and regular follow to hot and cold enquire.*
* *Significantly handled the Tractor division.*
* *Effectively maintained relation with Dealer and Brokers.*

# Scholastics

* *High Secondary School from M P Board Bhopal*
* *B.A Final year. from BarkatullahUniversity, Bhopal (M.P.)* ***Technical Qualification***
* *Diploma in Computer Application from RDI, Bhopal.*
* *Diploma in Computer Programming from Marya computer Science, Bhopal.*

# Personal Dossier

Father Name: Date of Birth:

S.K.Tiwari

19th Dec , 1969

Marital Status: Married

Address: Flat No-1,Bhojpur Tower,G-1 22-23 Gulmohar Colony,Bhopal (M.P)

# Declaration

I hereby declare that the above information is true to the best my Knowledge and belief.

Place : Bhopal Date :23/05/2021

# Harish Tiwari