

Sunny Kaul

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CAREER OVERVIEW

- Results-driven professional with experience in Frontline Sales and Credit Collections
- An ascent professional who thrives in target based and high pressure working environments
- Experience in dealing with high profile clients
- Worked in customer facing as well as virtual relationship management functions
- Managing end to end client on-boarding.
- Sales and after sale service.

CORE COMPETENCIES ENTAILS

- ❖ Digital Sales
- ❖ Direct Sales / Cold Calling
- ❖ Client Acquisition
- ❖ HNI/ UHNI Clients
- ❖ Lead Generation
- ❖ Sales Lifecycle
- ❖ KYC
- ❖ Credit Collection
- ❖ Pipeline Management

OCCUPATIONAL CONTOUR

Citibank UAE

Jan 2014 – Nov 2019

Manager – Sales & Business Dev.

Premium Products

Key Deliverables

- Acquiring new customers for the bank through multiple communication channels such as cold calling, lead referencing and existing leads etc.
- Prospecting potential customers using various direct methods such as calling and face to face meetings and indirect methods such as networking.
- Promote the bank's products/services addressing or predicting clients' objectives
- Conducting research to identify new markets and customer needs
- Promoting the company's products/services addressing or predicting clients' objectives
- Building long-term relationships with new and existing customers
- Executing sales processes via self managed kiosks, referrals and other promotional campaigns.
- Visiting companies to get them listed with the bank and therefore increasing the sourcing opportunity
- Dealing with premium customers and engaging in relationship management to provide quality service.
- Working with NTB clients and also cross selling to existing customers.
- Setting up appointments with customers to discuss premium bank products and perform need based sales.
- Managing the entire documentation and being the single point of contact for the customer.
- Reviewing the applications in liaison with the credit initiation team.
- Driving the complete on-boarding of NTB customers.
- Planning product based digital campaigns or setting up of kiosks in order to drive strong sales results
- Ensuring 100% compliance while performing daily sales activities.
- Adherence towards all central bank guidelines specially involving KYC norms.
- Being a successful interface between the customer and the bank to resolve any issues the customer might have.
- Ensuring 100% customer satisfaction in order to get multiple references from one customer thereby building a chain of NTB customers for the bank.

Bank of America, Gurgaon, India, 2009 - 2013
Team Leader – Credit Collection

Key Deliverables

- Working in the pre charge- off collection team of the bank.
- Was part of the pilot batch to have started late stage collections at 180-days bucket
- Directing and assisting the collections team with day-to-day activities
- Monitoring and communicating current regulations relating to collections to the team and department
- Developing and recommending collection techniques therefore improving chances of recovery
- Providing detailed reports on bad debts and recovery in the process to the management.
- Ensuring that the team operates within all set KPI's and any breaches are identified and reported to senior management
- Monitoring and managing the teams' levels of leaves, absence, lateness and breaks throughout each shift to ensure maximization of productivity and performance.
- Support senior management activities including recommendations for process improvements, performance reviews and audits as required
- Contribute to the overall success and efficient running of the collection unit through a positive can-do attitude and ability to deliver successful solutions in an ever changing environment.

Encore Capital Group, Gurgaon, India, 2007 - 2009
SME – Credit Management

Key Deliverables

- Worked as a third party debt collection analyst in a large portfolio of U.S. customers
- Performed collection activities majorly on credit card accounts from various lenders like Citibank, Seers, JPMorgan
- Worked on charged off accounts which were purchased from the original lenders by Encore Capital Group
- Worked out long term repayment and settlement plans in accordance with FDCPA regulations
- Worked towards achieving absolute numbers in terms of actual dollar collection per account
- Used various skip tracing techniques and collection strategies to locate right parties in order to negotiate payment arrangements
- Overcoming stalls and objections and suggesting money sources for debt payment
- Making recommendations to litigate while following all state and FDCPA standards and federal regulations regarding collection procedures.

ACADEMIC CREDENTIALS & PROFESSIONAL CERTIFICATIONS

- Operations Management from University of Illinois at Urbana-Champaign
- Governance, Risk & Compliance & Data Requirement Certification from Stratadigm Learning
- Wealth Management Operations Certification from Stratadigm Learning
- PGDBM from Symbiosis University, Pune, 2013
- Bachelor's Degree in Arts (Communication) from VMU, India, 2002 – 2005.

IT SKILLS

- Knowledge in Microsoft Word, Excel, Power Point and Internet Applications.

OTHER CREDENTIALS

Completed Trainings on

- Anti-Money Laundering, Code of ethics, Information protection, Pricing & Cash management
- Right to financial Privacy Act, Equal Credit Opportunity Act
- Mary Gobar Method (Customer Experience Matters).