



Md. Farhan

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OBJECTIVE

To provide a better life for my family
Have a positive impact on people and things around me
To obtain a challenging role within an organization that allow me to grow with them

CAREER SUMMARY

Experience in **sales** particularly in corporate sales has made me to go through different stages and has furnished my skills in the real market. I am a smart and hard worker who believes in doing the job and getting the job done timely with utmost sincerity and perfection. This has tuned me to be a hardcore professional and I have enjoyed every bit of it with Acuite ratings and research Ltd.(Earlier known as SMERA Ratings Limited)and enjoying it with Capfloat Financial Services Private Limited.

PROFESSIONAL EXPERIENCE

1.Organisation:Capfloat financial Services private limited

Place: Delhi

Designation: Sales Manager

Duration:Since: 1st June 2017 to Present

Product: Consumer Loan and Personal Loan

Responsibilities:

- 1) Visiting Retail Outlet and pitching Capital float's point of sale financing facility to merchants.
- 2) Onboarding of retail outlets as partners for capital float for Consumer loan
- 3) Training merchants Staff on capital float's loan Process and Infrastructure
- 4) Assisting merchant staff in making the first few loan and kicking off pilots
- 5) Point of contact for any issues faced by merchants regards to Process/ infrastructure

- 6) Maintaining internal MIS
- 7) Gathering feedback from merchants and passing it onto in house team to iterate and develop or offering
- 8)to maintain the loan disbursal TAT
- 9)deliver reliable support and service

2.Organization: SMERA Ratings Limited

Designation: Assistant Manager from August 2015 to March 2017

Responsibilities: To sell bank loan rating services to Big corporate & SME Clients at Delhi NCR region and get rating done, to maintain relationship with Banks and Clients .It is Include term Loan, letter of credit, cash Credit, Bank Guarantee, Working Capital

- ⊙ Building the brand image and enhancing customer relation
 - ⊙ To meet Banks, maintain good relation and receive fresh data for credit rating products.
 - ⊙ To do surveillance rating also
 - ⊙ Developing strategies and plans for the entire area
 - ⊙ Marketing Basel-II bank loan ratings and other credit rating products
 - ⊙ Converting existing eligible clients to higher fee value ratings
 - ⊙ Negotiation with clients for pricing of deals, ensuring higher revenue realization per case
 - ⊙ Collateral Management (brochures, articles, direct mailers, prospect and client communication)
 - ⊙ Coordinating with analyst team and other groups for execution of cases
 - ⊙ Rating related query resolution for clients and marketing associates
 - ⊙ Preparation of Pipelines & Follow up with for the Closing the leads
 - ⊙ Handling the some Operation area like mailing ,Making report on Excel,Handling and coordinating promotional campaigning
 - ⊙ Market research & competition tracking
 - ⊙ Execution of the Market Plan
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ACADEMIC DETAIL

Year	Institution	Degree	Percentage
2012-2014	Sharda University Greater Noida	MBA	62
2009-2012	IIMT college , Meerut	BBA	66
2009	SP Jain College	12 th	57

HOBBIES

- Reading
- Listening to music
- Travelling
- Playing badminton
- Watching Movies

PERSONAL DOSSIER

Sex :Male
Languages Known Hindi,English
Current Address B 1 -216 new Ashok Nagar New Delhi
Phone 9718768333
Nationality :Indian

Self Evaluation:

I am a confident person with good communication skills I love challenges and consider failure as the way towards success. I'm a quick learner with positive attitude.

MD. FARHAN