

Resume of Kumaar S T

Vision	To create the SME entrepreneurs and enhance them to reach the great finance health.
Mission	To enhance 100,000 SME's with the great finance health on or before the year 2025 in India with the support of Financial Institutions.
My Core Area	<ul style="list-style-type: none"> ○ Microfinance Operations/Rural Financing ○ Product Development ○ Strategic Planning ○ Financial / Business Leadership ○ Revenue from Operations (implementation of all Financial Inclusion Products) ○ Risk management and performance metrics ○ Lead the MFI's expansion into new geographic areas ○ Entrepreneurship Development ○ MSME Loans and Bank Linkage program ○ Creating Sustainable Platform for the stakeholders/Beneficiaries ○ Implementation/Execution and monitoring of CSR Projects in PAN India Operations ○ Organising FPOs and B2B connect ○ E Commerce connect for the Rural Entrepreneur's Products B2B and B2C ○ Implementation, Execution and Evaluation of BC model Rural Financing ○ Liaison of the enterprises of the SHG/JLG Women Entrepreneurs/For livelihood promotions
Monitoring & Achievements in Microfinance Sales Management	Matrix: <ol style="list-style-type: none"> 1. Right Staff and Correct Customers 2. Achievement of Sales against the targets for my territories on every month (1D-25D) 3. Maintaining Current Collections efficiency@100% 4. Attaining high rate of OTR % on every month 5. Strict Vigil on Fraud and Risk Management (FRM)

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Loan Products and Product Development	<ul style="list-style-type: none"> ✓ Microenterprises Loan ✓ Net Off Loan ✓ Education Loan ✓ Dairy Loan ✓ Water & Sanitation Loan ✓ Home Improvement Loan ✓ MSME Loans ✓ Consumer Goods Loan ✓ Entrepreneurship Development Loan ✓ Missing Middle Investment Loan ✓ Quasi Capital Loan ✓ Revolving Fund Assistance /läkarmissionen Sweden Project ✓ NSDC – Entrepreneur Development Training/Sustainable lending Products ✓ Microinsurance for the Rural Population/NPS Pension for Rural India ✓ Cross Selling/ Insurance Products ✓ Gold Loan Products/Muthoot Products
Current roles and responsibility	<p>Outreach</p> <p>Implement a strategic plan focusing on increasing the outreach of the micro finance through the opening of new branches, growth of the existing branches and development of new credit products</p> <p>Portfolio/Quality management:</p> <p>Supervise the Regional Managers, Branch Managers and Credit Officers and provide them with adequate support to make sure that collections are always on time repayments (OTR) and that the quality of the portfolio</p> <p>Lead the delinquency management strategy, including legal actions against customers and employee when it requires</p> <p>Capacity building:</p> <p>Recruit qualified and competent operational employees, with the support of HRD</p> <p>Provide effective training to Regional Managers, Branch Managers, HO – MF Staff and Credit Officers based on best practices</p> <p>Create job satisfaction and motivating staff through various motivational mechanisms</p>

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Handling Software Orientation training Programme on ERP for our Core Team – Sanga Nidhi and Micro Finance Software (In house model)

Improvement of operational procedures and compliance:

Continuously improve the credit procedures

Selection of Correct Customers and Right staff, Collection of repayment @ on Time, Keeping OTR @ 95%., Current Collection Efficiency @ 100% and Strict Vigil on FMR

Develop new procedures when launching new loan products or other services / Orientation given to all the concerned

Organizing efficient and safe front office and back office procedures

Marketing & client acquisition

Credit analysis

High Mark Validation Process/ *Credit Bureau*

Loan processing

Loan disbursement

Loan monitoring and efficient loan falling and over-due management

Safe cash management/PAN India Daily cash monitoring

Utilization monitoring

All kinds of documents, manuals, procedures and regulation implementation

Ensure compliance of Operational Guidelines; with policies, procedures, plans and agreements; with decisions of governing bodies as well as headquarters

Planning, monitoring and reporting:

Preparation of the operations plan and budget

Develop and implement adequate performance reporting

Surprise Audits for SHG Operations of Hand in Hand India Regions

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Monitor the implementation of operational, financial and development plans

Monitoring Non OTR cases and Overdue , and conducting campaigns to regulate it properly, and inform to the SMT and get the guidance to ratify it properly

Create effective mechanism for re-schedule and written off loans

Audit and Compliance/ due-diligence...

Conducting Surprise audit for Grameen Loan Records, Utilization of Admin and Training funds, HR Records

Reviewing of the records of Income Tax, Local bodies Acts and other allied statutory acts

Coordinating with Internal Auditors, External Auditors and other Statutory Auditors/External Credit Rating Agencies

Risk Assessment Management:

Handled the RAT Department and done the samples of loans @ appraisals

Promised the quality of loan portfolio

Assessed the walk through for credit risk, Operational risk, Environment risk and reputation risk

Handled IDBI(Bank)–Business Correspondence Model – Delivery of Micro credit**Handling of Donor driven Projects/Special Projects:**

Handled – Project implementation, execution and Monitoring

Faculty of Financial Literacy Programme for SHG Women Micro Entrepreneurs – with the support of BNP Paribas Grants

Faculty for HiH Academy for Microfinance Certificate Programs

Conducting Training Programme on Back end Linkages/ Front end Linkages/Supply chain Management– Dairy HUB, Embroidery HUB, Handicrafts HUB and Tailoring HUB

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	<p>General management:</p> <p>Be informed of all important activities and development related to the organization.</p> <p>Keep all management member and branches informed about the new updates</p> <p>Present the relevant operations related issues with the management</p> <p>Participate in decision making related to branches, operations and non-operations activities</p>
Achievements	<ul style="list-style-type: none"> • Consistency award 2019 @ Belstar Microfinance Ltd • IDBI(Bank)-Business Correspondence Model – Delivery of Micro credit to 4 Districts in TN , in FY 2015-16 , this is a great achievement of Hand in Hand India's History- 15.00 crs (within 2 ½ months) • Bagged with "A" grade Certification – Asia Specific – by Regional Auditor (C.P.A) of U.K organization – PLAN INTERNATIONAL.
My scope area in –Training and Development	<p>Handled various types of training @ IFMR, Hand in Hand India and Belstar Microfinance:</p> <ul style="list-style-type: none"> ○ For Chief Managers, Regional Managers, Branch Managers and Credit Officers – Credit Appraisal & Delivery, Risk & Compliances, Loan Disbursements ○ Creating awareness through Web Slides – online Job Training Process changes, Guideline's adherence, Product development and Know How/Spreading across PAN India-Consumer awareness and staff awareness ○ Loan Product Development Training to Ops team and SHG/JLG Borrowers/Entrepreneurs ○ Statutory and Compliances, Notification – Training to Ops-Team ○ Project and Process Controls – Ops & Finance Team ○ For Branch Accountants – ERP & MF Software and Book Keeping/MIS ○ Financial Literacy & Business Development training given to SHG/JLG Entrepreneurs under BNP Paribas Project ○ Training given to Project Coordinators for the e-Commerce Project for Mobile APP(Applications)-Under Vodafone Project ○ Training given to Entrepreneurs for the e-Commerce Project for Mobile APP(Applications)-Under Vodafone Project

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	<ul style="list-style-type: none"> ○ Faculty for Hand in Hand Academy– Microfinance Certification Program ○ Training to Ops team / SHG&JLG Members – for Financial Inclusion Products in India ○ Entrepreneurship Development training/ Employable skills Training with the support of the resource persons ○ Conducted Training Programme on Back end Linkages/ Front end Linkages/Supply chain Management– Dairy HUB, Embroidery HUB, Handicrafts HUB and Tailoring HUB <p>Creating awareness through Web Slides – online Job Training</p> <p>Process changes, Guidelines adherence, Product development and Know How</p> <p>Spreading across PAN India–Consumer awareness and staff awareness</p>
CSR Projects – Implementation & Monitored– overall Tamil Nadu and North India	<ul style="list-style-type: none"> • Village up–liftment Program • Anganwadi Development • SHG/JLG – Linkages with Banks, MFIs and other FIs • Skill Training and Entrepreneurs development /Maintain the conversion @70%/NSDC • Youth Development • Enterprises Development • Creation of Employment Opportunities – Nearest Neighbourhood villages • Women Empowerment • Cattle and Dairy Development • Formation of Producer Companies • Sustainable development of the Cluster • Evening Tuition Centres for the rural • Creating awareness for School Children about Health and Sanitation • Awareness for Plastic eradication • Medical Camps for the rural villages/Clusters • Pregnancy support camps for Pre & Post Natal periods • Nutrition camps for Mother and Children • Meals on Wheels Project • Soft training to rural entrepreneurs • Formation of Cluster Level Network • Pradhan Mantri Insurance Schemes • NPS– Swalamban – Schemes • Financial Inclusion Services • Bulb making/assembling Projects – at MP • MSME Registration/PAN Registrations/Udyam Registrations/GST Registrations

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	<ul style="list-style-type: none"> Training for Business Proposals and development along with mentoring support by LDM, MSME officers, Banks, FIs, Auditors, Company Secretaries and other supports 		
Digital Mode – B2B linkages– e-Commerce	Registered– Tamil Nadu SHG/JLG/ABG-12500 Entrepreneurs into Online Platform and connected to the e-commerce – 18 districts in Tamil Nadu and enhanced to the FMCG Sector. <ul style="list-style-type: none"> Manufacture Trade Services 		
Networking and Liaising with Agencies	NGOs, NPOs, MFIs–NBFC, Banks, Financial Institutions, NABARD , Govt(Central & State) Agencies and Local Body Organisations		
Organisational Experience	Year	Company	Roles
	Since Nov 2020	Consulting –Freelancer	Individual Consultant for MFIs, Loan Product Development, Financial Inclusion Products, Skill India Employable Skills and Consumer Goods Enterprises and GST Regn, MSME and FSSAI and other Govt Registrations
	Nov 2012 to Oct 2020	Belstar Microfinance Ltd and Hand in Hand India(Group of Companies), Chennai & Kancheepuram, Tamil Nadu, North India– Rajasthan, Madhya Pradesh, Odisha and Maharastra	Zonal Head/Deputy General Manager– Operations

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	2008– 2012	IFMR Trust/ IFMR Rural Finance Services Pvt Ltd, Chennai, TamilNadu	Team Head– Finance and Financial Inclusion / its Operations
	2000–2008	PLAN India Project (PLAN International Funding Agency–Guild of Service), Chennai, TamilNadu	Project Officer.
	1995–2000	Dakshin Oils Pvt Ltd, Chennai, Tamil Nadu	Accounts Officer
	1991–1995	Gajalakshmi Garments, Chennai, Tamil Nadu	Accountant
Competency Skills	<ul style="list-style-type: none"> ○ High degree of professional and personal integrity ○ Positive attitude ○ Energetic and enthusiastic ○ High motivation and initiative ○ Quick learner ○ Attention into detail ○ Ability to work long hours under pressure/ Extensive Travel ○ Team player ○ Analytical Skills/Time Series analysis and forecasting analysis ○ Handling of Crisis Situation operations. 		
Scholastics:	CMIF – Certification “Challenges in Managing Inclusive Finance @ Indian Institute of Management –Bangalore – 2018 Batch”		
Educational Background	<ul style="list-style-type: none"> 📚 MBA from Madras University 📚 PGDM (NGO Management) from Madurai Kamaraj University, Madurai. 📚 B.Com. from St. Xavier’s Autonomous College, Palayamkottai, Tirunelveli Tamil Nadu. 		
Hobbies/Personal Interest	<ul style="list-style-type: none"> ○ Still Photography ○ Listening Music 		
Allied Field Visit Ratio	Field Visit – 80% Travel		
Languages Known	Tamil, English, Malayalam and Hindi		
Date of Birth	04 th June 1971, 50 years		
Alternate Mobile Number	9952698083		
Residence Address	Lakshmi Apartments–Block 1 Flat F, First Floor–Plot No: 8 & 9 2 nd Street, Kuberan Nagar Extension–Madipakkam		

Kumaar S T

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I hereby declare that all above information is true to the best of my knowledge.

Yours truly,

Kumaar S T