

Mohan S kumar

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DOB:08-07-1989

Bachelor in Commerce, & M.com-Taxation._**Objective:**

I look forward to work in an organization that provides me an immense opportunity to continuously improve my knowledge and personality in a global challenging environment, which in the long run helps me to grow to a leadership position in the audit/finance/Marketing & to make a meaningful contribution to the Industries and Society.

Key Skills:

Business Development, Marketing, Sales, New Market Development, Product Launch, Marketing Strategy, Key Account Management, Customer Relationship management, Strategic Business Planning, competitor analysis, Market Intelligence, Segmentation, Targeting and Positioning, Total Marketing Management.

Work Experience:

1. Worked with, Madev Swamy & Co., Chartered Accountants, for 1 year.

Job Profile:

- Concurrent Audit.
- Statutory Audit.
- Writing Books of Accounts like Cash Books, Ledger Book & Day Book.

2. Worked as a Relationship Manager for Janalakshmi Financial Service Private Limited from 28 Sep 2016 30 June 2019.

Activities and Responsibilities:

- Meeting of Monthly targets, Reduce losses and Improve recovery Rates.
- Supervisory field visits, ensure proper handoffs for new cases, monitor portfolio exceptions and highlight challenges / update in daily review.
- Timely Receipts, addressing and resolving of Customer queries, provide remedial tools to close Loan (Foreclosure, settlements etc.)
- Collections discipline, daily monitoring of portfolio, variances to be highlighted, payment reconciliation, adherence to Code of Conduct, portfolio coverage, ensuring team is doing timely field visits.
- Ensure monthly targets are communicated and driven daily through daily run rate report.
- To ensure timely reporting of Numbers and regular reviews with the Team
- Escalation to Supervisors on Problematic cases
- To resolve customer issues and discrepancies if any.

3. Worked in Kotak Mahindra Bank from 04 July 2019 to 10 Jan 2020.

Activities and Responsibilities:

- Greeting customers when they come to the till, enquiring about their banking needs.

- Processing customer deposits, withdrawals, and payments in a professional manner.
- Tactfully recommending bank products that meet a customer's precise needs.
- Checking cheques and making sure they have been correctly written out and dated.
- Shredding confidential documents that are no longer needed and must be destroyed.
- Checking and verifying the identification of customers who ask for banking services.
- Answering basic customer questions regarding interest rates and banks services.
- Transferring large and small funds from one customers account to another.
- Addressing bank customers by their name, along with a smile and direct eye contact.
- Opening new account for customers by helping them to fill in the right forms.
- Completing all given tasks on time to legal requirements and negotiated deadlines.
- Develop strategies for maintaining and further penetrating existing accounts.
- Develop focused strategies for acquiring, retaining and growing select clients.
- Maintaining the existing client relationships and identifying new business opportunities.
- Supports the bank's strong relationship banking culture through ongoing customer contact, quality customer service, superior product knowledge.
- Manage administrative tasks, including credit analysis and processing.
- Studies industrial, commercial, economic and financial situations relating to new or existing business.

4. Worked in IDFC First Bharath from 13-02-2020 to 09-10-2020.

Activities and Responsibilities:

- Handling team of 4 members.
- Assist manager by working on a assigned project and by making recommendation to improve branch operation and development.
- Assist branch manager with all team member activities related to sales staff including interviewing , hiring and performance management.
- In the absence of branch manager or as otherwise delicated by the branch manager performs assigned duties of branch manager.
- Coach and develop to drive results assist colleagues in achieving their developmental goals and careers aspiration.
- Work with office and yard managers to develop lead and drive the team to achieve projected goals.
- Work cooperatively with management to effectively communicate and implement performance standards sales objectives.
- Work with the branch manager to develop strategies and objectives to maximize productivity and leverage expenses.

5. Currently working in Hdfe bank as a Collection Manager from 12-10-2020

Activities and Responsibilities:

- Handling Consumer durable product Bkt6 (Recovery)
- Meanwhile handling Mysore, Mangalore and Hubli locations
- Managed team of 16 to 20 associates
- Managed a portfolio of 7crore
- Including skip tracing customer inquiries and conflict resolution
- Reviewed and evaluated statistical reports reflecting individual and team performance levels ensuring performance levels and department goals were achieved
- Prepared individual monthly report cards annual reviews and administered disciplinary actions
- Negotiated settlement accounts and negotiated reasonable payments arrangement with in company guidelines debt management assistance
- Maintained the integrity of the company policies and procedures which is to treat every member with a highest level of respect both internal and external

Academic details:

Course	Branch	Institution	University /Board	Year of passing
SSLC	KSEEB	D. Banumaiah`s High school, Mysore	State Syllabus	2005
PUC (12 th)	GEBA	Vidya Vardhaka, PU college, Mysore	Department of PU Education	2007
B.Com	Indirect Taxation	D. Banumaiah`s first grade college Mysore	(MU) Mysore University	2010
M. Com	Taxation	Basudev Somani College Mysore	(MU) Mysore University	2015

Achievements:

- Participated in national conference on “**Symposium on New Innovation & Trends in Financial Market**”
- Won the medal in inter-college **Wrestling competition**.
- Winner on Inter-College **Cricket Tournament**.

Professional Summaries**Skills**

- Knowledgeable in Microsoft Office
- Excellent at providing friendly service and help
- Enthusiastic team player experienced in motivating others to accomplish a goal
- Ability to handle sensitive information effectively

Qualifications Summary

- Proficient in Microsoft Office
- Ability to handle confidential or sensitive information
- Strong written and verbal communication skills
- Excellent problem solving, time management and organizational skills
- Outstanding customer service and phone skills

Specialties

- Ethical, High on Integrity, Credibility, Positive attitude, committed, Focused and inclined towards company's success, Self-motivated, Excellent contacts in Marketing and Sales Strategies, strong relationship management with End customers, Consultants. In depth understanding of Indian Market, Segmentation, Targeting and Product Positioning. Customer oriented yet meeting company's objectives.

Goals

- To deliver results with consistency using my overall experience in the industry and play pivotal role in meeting company's objectives and enhance the market value.

About me

A combination of Conviction, Confidence and Accountability are my assets. Ability to manage my skills by being Team Player has been my strength. I am quite passionate about my work and responsibilities assigned. I have strong will power, patience and positive attitude which keep me driving and self-motivated. I have significant experience in business development, marketing, risk management, customer relationship management and managing long-term organizational and client objectives. I believe in long term vision for self and company's growth.

I hereby assure you of my work expertise as a professional and an open-minded approach as an individual.

Date of Birth: 08-07-1989

Marital Status: Single

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Place: Mysore

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