

## **NIMIT MISHRA**

A-15 Atlantis Fortune Somya Katara Hills Bhopal (MP)

Mob: 9713117862

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Seeking a **Middle Management (Sales / Business Development)** in...

### **FINANCIAL SERVICE INDUSTRY**

Performance-driven professional offering about **14 years** of solid experience in Banking and Finance sector. Combining excellent functional knowledge with mentoring ability to achieve set objectives. Ability to implement business-centered strategies to contribute to organizational growth and profitability. Received 'Best Performance Award' in Retail Agri Loans at Magma Fincorp Ltd.

#### **- Core Competencies -**

*Business Development • Market Research • Relationship Management • Channel Management*

*Brand Development • Analytical skills • Training & Development*

*Excellent operational knowledge of modern Banking & Finance • Customer service and retention*

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### **PROFESSIONAL DETAILS**

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#### **Poonawalla Fincorp Ltd.**

##### **Team Leader ( 0-90 Bkt ) – Bhopal ( Oct’21- Till Date )**

1. Recently handling collection 0-90 Bkt in Shujalpur & Pachore

#### **Magma Fincorp Ltd.**

##### **Branch Manager – Mandsaur (Jul’19 – Sep’21)**

1. Manage AUM of 20 Cr & drive profitability in vehicle financing business by monitoring key Profitability metrics Medium branch in MP with team of 09 people including 1 Area Manager 08 Field Officers
2. Regular reviews with Area Manager on business, credit on delinquency, FO on Sales & Collection performance.
3. Manage all products like CV,CE, Car and Tractor finance both of new and old.
4. Review Apex vis a vis business performance.
5. Managing to improve Selling cross sell products like MLS/GI etc.

#### **Barota Finance Ltd.**

##### **State Head – Bhopal (May’18 - Jul’19)**

1. Manage AUM of 09 Cr & drive profitability in vehicle financing business by monitoring key Profitability metrics in MP with team of 8 Field Officers
2. Regular reviews with team on business, credit on delinquency, FO on Sales & Collection performance.
3. Manage Tractor finance both of new and old.
4. Review Opex vis a vis business performance.
5. Managing to improve Selling cross sell products like BGS/GI etc.

## **Magma Fincorp Ltd.**

### **Branch Manager – Ujjain (Oct'17 - May'18)**

1. Manage AUM of 50 Cr & drive profitability in vehicle financing business by monitoring key Profitability metrics largest branch in MP with team of 19 people including 1 Area Manager 18 Field Officers
2. Regular reviews with Area Manager on business, credit on delinquency, FO on Sales & Collection performance.
3. Manage 2.5 year all products like CV,CE, Car and Tractor finance both of new and old.
4. Review Opex vis a vis business performance.
5. Managing to improve Selling cross sell products like MLS/GI etc.

## **Magma Fincorp Ltd.**

### **Branch Manager – Dabra (Dec'15 - Sep'17)**

1. Manage AUM of 30 Cr & drive profitability in vehicle financing business by monitoring key Profitability metrics largest branch in MP with team of 9 people including 1 Area Manager 8 Field Officers
2. Regular reviews with Area Manager on business, credit on delinquency, FO on Sales & Collection performance.
3. Manage 1.5 year all products like CV,CE, Car and Tractor finance both of new and old.
4. Review Opex vis a vis business performance.
5. Managing to improve Selling cross sell products like MLS/GI etc.

### **Area Sales Manager (Gwalior ) From Jan'13 Nov'15**

1. Responsible for achieving book building targets in retail tractor finance business for Gwalior with the team of 10 executives. Handled business in 4 District of MP.
2. Handling the soft collection for the retail portfolio of Rs.20 crore, Rs.50 Lac portfolio of Trade advance & average monthly disbursement of Rs.2 Crores.
3. Managing to improve Selling cross sell products like MLS/GI etc

### **Field Officer ( Shujalpur ) From May'10 Dec'12**

1. Doing Out bound calls in the open market.

2. Identifying and networking with prospective clients, generating business from existing client and achieving profitability and increased sales growth
3. Handling all product like Tractor with managing portfolio
4. Highest achievement in a month , 51 files disbursement
5. Also handling collection responsibility
6. Independently managing all work relating to finance and field investigation
7. Ensuring compliance with the KYC and other document provided by customer for conducting by a better due diligence
8. Achieving target as per company norms

#### **ICICI BANK LTD**

##### **Field Officer ( Sagar ) From Sep"08 Aug"09**

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1. Doing Out bound calls in the open market.
2. Identifying and networking with prospective clients, generating business from existing client and achieving profitability and increased sales growth
3. Handling all product like Tractor with managing portfolio
4. Also handling collection responsibility
5. Independently managing all work relating to finance and field investigation
6. Ensuring compliance with the KYC and other document provided by customer for conducting by a better due diligence
7. Achieving target as per company norms

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#### **EDUCATION**

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B.Com. from Agra University 2008  
Intermediate from UP Board.2005  
High School from UP Board.2002

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#### **PERSONAL PARTICULARS**

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*Date of Birth: 02 Feb 1988*  
*Fluent in English and Hindi*

**EXCELLENT REFERENCES CAN BE PROVIDED UPON REQUEST**