

**VINESH VIJAYA KRISHNAN (NAIR)**

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**Objectives :**

*A long term growth oriented and challenging career with a company of very good repute, ethics and excellent work environment where I can exploit my experience and managerial skills and abilities to the fullest and optimize my personal and professional growth.*

**Work Experiences :**

**1. Poonawalla Fincorp Ltd.(formerly known as Magma Fincorp Ltd) from Mar'19 to till date (Total 3 years and 7 months)**

- a. Presently working as a Senior Product Manager based out at Pune, H.O. taking care of Corporate Channel/Digital Aggregator business/relations (used cars) and monitoring collections upto 9 MOB for PAN India.
- b. Worked as Territory Business Manager in Poonawalla Fincorp Ltd. (formerly known as Magma Fincorp Ltd.) taking care of five branches Siliguri, Coochbehar, Malda, Pakur and Berhampore from March 2019 to till December 2022. Given additional responsibility of Durgapur/Asansol/Burdwan/Suri unofficially.

Handled used CV, CE, tractors, and used car business with 0 and 1-30 bkt collections along with portfolio management of 9 MOB, ED, RC management of various channels with control over RC pendency within 60 days, contribution of cross sell business including health insurance in my territory.

**2. Hinduja Leyland Finance Ltd. from July 2013 to February 2019 (total 5 years and 7 months)**

Worked as **Area Manager** (North Bengal) upto Berhampore/Suri.

Handled collections and business of Heavy Commercial vehicles (Ashok Leyland) and construction equipment (JCB, L&T, Sany, Hyundai, Volvo) in entire North Bengal for 5 years and 7 months by managing different team under Siliguri/Coochbehar/Malda/Berhampore and Birbhum areas.

Also Handled Small vehicles including Piaggio three wheeler, Tata & M&M SCVs business and collections of entire portfolios including NPA

**3. Tata Motors Finance Ltd (from August 2007 to June 2013 (Total 5 yrs 11 months)**

- a. As **Branch Collection Manager** –Posted at Barbil branch in Orissa (from April'12 to June 2013) Managing and controlling entire collection of branch including NPA during tough time in Orissa due to closure of mines and restriction of illegal mining by govt of Orissa.

Controlled the NPA where 90% portfolios are of MHCV tippers/trucks depended on transportation of Iron ore/manganese from different mines.

Maintained the branch as No. 1 in collection in last 12 months in Orissa. (star of the state award in the month of May'12 and special recognition by RMs & RBH for April'12 performance in NPA.

***Also given special assignment by management for handling NPA collections of Angul branch from Feb'13 and given performance as per management expectations in Feb & March'13.***

- b. As **Branch Manager** (handling entire North Bengal & Sikkim) handled Siliguri branch as branch Manager for last 2 years responsible for entire North Bengal & Sikkim.

**Job Responsibilities :**

To look after the branch Independently as a profit centre by balancing business/collections and managing NPA with a team of sales, collections, operations and credit :

**Job role in detail :**

Handled Siliguri branch CV & PC business as captive financier of Tata Motors, maintained market share of TMF across Tata dealers through effective management of a team of Business Development Managers (BDMs)/ Channel Partners/ Dealer Sales Managers and Dealer Sales persons. Disbursement reached to the level of 10 crores pm at my tenure and also maintained market share of 30% plus in tough market competition with Nationalized banks and other financiers across North Bengal

Credit analysis of the cases sourced through different channels and getting credit approval on the basis of merits of the cases.

Sourcing and closing of bulk deals with fleet operators where there is requirement of multiple vehicles to the fleet operators and captive customers on the basis of fleet size and financials.

Maintaining the quality of the portfolio of the company and making sure that its not getting hampered in lieu of increasing market share.

Balancing the portfolio by controlling Non starters and thus reducing the NPA.

Keeping track of TA ( Trade Advance ) / channel funding / ahdoc Limits availed by the dealer from TMF and other banks and hence overseeing fund rotation of dealer.

Promoting new schemes & activities through Advertisements, road shows etc. to increase market share. Budget utilization for same is to be monitored and executed.

Customer handling and resolving day to day issues of customers / branch office

Developing good relationship with the dealers, starting from sales executives to finance managers to directors of dealerships.

Managing a team of different verticals of Sales/Collection/Credit/Operations etc.

Managing agency working for collection in soft buckets, team of collectors for hard buckets and NPA cases.

Handling entire administration of the branch.

- c. Worked as **Sales Manager** for Commercial Vehicle handled entire CV business in Durgapur for 7 months and 19 months in Siliguri.
- d. Worked as **collection manager** in Gaya, Bihar for 6 months handled dealer driven collections with dealer team and handled 0 to 10 bkt portfolio.

**4. Mahindra & Mahindra Financial Services Ltd. (from Nov2003 to Jul 2007) Total 3yrs & 9 months**

Started Finance carrier from November 2003 as a graduate trainee and within 3 years given responsibility of

BRANCH MANAGER (Coochbehar & Jalpaiguri Dist.)

Job Profiles:

Solely handled 2 dist. (Darjeeling & North Dinajpur) of West Bengal Under Siliguri branch & Coochbehar & Jalpaiguri Dist. of West Bengal under Coochbehar Branch

Business generated from M&M, MARUTI, TATA, HM, M&M FES Dealers. (Commercial & Private vehicles)

300+ contract file solely handled including EMI collection in cash & cheques, SOA verification of overdue and NPA customers

Increase of business volume & reduction of NPAs in my operational area. Implemented new marketing & strategic business plan to increase monthly sales. managed sales representative in all dealership to make a healthy relation with dealers, business associates & channel partners.

Managed collection, F.I (Credit rating of customers) & implemented collection strategy that suits the requirement of the co. Making different type of reports, MIS etc. in a fully computerized environment.

### **EDUCATIONAL**

BACHELOR'S	: <b>BACHELOR OF COMMERCE (H)</b> SECURING 60% MARKS FROM RANCHI UNIVERSITY, JAMSHEDPUR (1997)
Higher Secondary	I. Com. FROM BIEC, PATNA (1994)
Secondary	10 <sup>TH</sup> FROM BSEB, PATNA (1992)
Computer	6 months certificate in Computer Application, RCC, JSR

### **PERSONAL DETAILS :**

Contact address	:	A/1, Chandrayan Apartment Jyotinagar, Siliguri, P.S. Bhaktinagar Dist. Jalpaiguri – 734001 (opp. St. Xaviour School)
Fathers' Name	:	Late K. K. Nair
Date of Birth	:	06 <sup>TH</sup> May 1976
Language Proficiency	:	English, Hindi, Malayalam, Bengali
Marital status	:	Married
Religion	:	HINDU

### **Declaration:**

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I hereby declare that the above mentioned information are true to the best of my Knowledge.

(VINESH V.K.)