

S.KUMARESAN
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Objective

Seeking Assignments in Sales Management/Credit Management/ risk management / Recovery Management in a growth-oriented organization, preferably in the Financial / Banking Sector

Total Years of Collection & Sales Experience: 6 years collection only & 9+ years Sales and Collection

Current Location: TN

Educational Qualification

Sl. No	Name of the Degree	Specialization	Year of Completion	Name of the Institution
1	10 th		1990 -1991	GOVT BOYS HIGH SCHOOL
2	12 th		1992-1993	GOVT BOYS HIGHER SECONDRY SCHOOL
3	D-CO-OP		1997-1998	GOVT OF SAMIYAPPA INSTITUTE
4	BBA		2016 -2018	VIDYA BHARATI INSTITUTE OF MANAGEMENT & TECHNOLOGY

Summary of Skills and Experience

- implementing effective Sales Operations and collection plans
- Relationship management with the various external agencies, and internal agencies, ensuring smooth business operations.
- Relations with customers and providing value added customer service, ensuring their satisfaction with the products/services.
- A team player with excellent analytical, organizational and interpersonal skills.

**Working as for Magma Fincorp Ltd from August 2014 to Dec -2015 Assistant Manager,
Dec-2015 to Branch manager and elevated as SH for Tamilnadu Since April- 2022**

Organization	:	Magma Fincorp Ltd /POONAWALLAFINCORP LTD
Location handling	:	TAMILNADU
Product	:	Collection & Sales
Grade	:	SH – COLLECTION All products

Responsibilities:

- Managing overall a team of 27 members.
 - Monitoring and evaluating the performances of Internal DSA and External Collection Agencies through periodical reviews.
 - Hands on experience in Reconciliation of large number of accounts.
 - Strict adherence to the audit compliances of the bank.
- Managing the tele-calling activity

Working as for TVSCS from March 2014 to August 2014 Territory collection manager

Organization	:	TVS CREDIT SERVICES LIMITED
Location handling	:	NEYVELI
Product	:	COLLECTION
Grade	:	Territory collection manager

Responsibilities:

- Managing overall a team of 12 members.
- Monitoring and evaluating the performances of Internal DSA and External Collection Agencies through periodical reviews.
- Hands on experience in Reconciliation of large number of accounts.

Worked as LEGAL REMEDIAL for TATA MOTORS FINANCE LTD from DEC 2009to Sep 2012 & Sep 2012 TO Feb 2014 assistant manager

Organization	:	TATA MOTORS FINANCE LTD
Location handling	:	PONDICHERRY & Vellore
Product	:	COLLECTION
Grade	:	Assistant manager

Responsibilities:

- Managing overall a team of 22 members.
 - Monitoring and evaluating the performances of Internal DSA and External Collection Agencies through periodical reviews.
 - Hands on experience in Reconciliation of large number of accounts.
 - Strict adherence to the audit compliances of the bank.
- Managing the tele-calling activity

WORK EXPERIENCE:

Working as sales executive for ICICI LOMBARD GENERAL INSURANCE, from March 2008 to DEC-2009

Organization	:	ICICI LOMBARD GENERAL INSURANCE
Location handling	:	PONDICHERRY
Product	:	HEALTH AND GENERAL INSURANCE PRODUCT
Grade	:	SALES OFFICER

Ashok Leyland Finance Ltd. Nov 2004– March 2008 Designation: Marketing Officer

Organization	:	Ashok Leyland Finance Pvt Ltd.& Indusind bank
Location handling	:	Pondicherry & Cuddalore
Department	:	Personal Product Group
Grade	:	MARKETING OFFICER –SALES AND COLLECTIONS.

Responsibility:

- Hire and manage a total of 6 Sales Staff to Carry out sales and 7 collection staff to carry out collections
- Allocate overdue customer list area wise to the Sales staff and collection staff and monitor progress
- Direct visit will be made periodically through sales staff proactively identify dealers and distributors showing signs of reducing business and take necessary actions.
- Carry out Overdue Review - as a part of the review, proactively identify those customers showing signs of turning Chronic and take necessary actions
- Ensure adherence to all Legal formalities for Repossession of Two Wheelers
- Ensure maintenance of repossessed stock registers in back-office
- Carry out Repossession individually or with collection staffs
- Send reminders to customers which includes
- Tele follows-up
- Soft follow-up (direct visit)
- Hard follow-up (Repossession, Legal actions)

Achievements:

- Increased the Sales volume as High as 40% to 90 %
- Reduced the overall delinquency portfolio duration.

Personal Profile:

Fathers' Name : R.Sannasi
Date of Birth : 6th March 1975
Language Known : English, Tamil,

References:

Mr. CHAKKARAVARTHY
Reginal Business Head.
Magma Fincorp Ltd
Chennai
(M) 09444604444

Mr. R.M. RAJESH
TN COLLECTION HEAD
MAGMA FINCORP LTD
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(M) 7200008927