



PARAG UPADHYAY

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Aiming senior level assignments in FINANCIAL MANAGEMENT with an organization of high repute

PROFESSIONAL OVERVIEW

AREAS OF EXPERTISE

Sales

- Sale of stock Vehicle , Refurbishment , Sale no. to be Increase , Stock Yard Visit , Vehicle Verification , Sale approval preparation , Online and Offline Auction
- Target –Planning – implementation
- Business Development , competitor analysis , Manage camp with dealer , New and old vehicle
- Byer and dealer development , meeting with transporter, advertisement , Market research ,

Credit and Operation Functions

- Taking care of approval of credit approval memo (CAM) Disbursement of File
- Checking Dedupe and CIBIL report
- Customer application screening , evaluation , underwriting and sanction of Loan .
- Calculation viabilities of Customer
- Party visit and verification repayment capacity , assess applications and ensure that credit parameters adhered to track deviations
- Checking of documents and Scrutinizing documents before sanctioning and disbursing the File with credit policies ,CIBIL , Dedupe .
- Spearheading marketing of finance, market survey, & price analysis.
- Responsible for periodically preparation of new finance scheme & credit policy.
- Preparation of Delicacy Ratio Vehicle and Area Wise

Accounting Functions

- Preparing & maintaining statutory books of accounts and reconciliation of financial statements in compliance with the norms.
- Presenting a true and fair view of the financial position of the company by way of timely preparation of annual reports ensuring analyzing the expenditure on a monthly basis to control expenses.
- Maintaining MIS & reports, evaluating them for facilitating decision-making process.

Receivable Management

- Overseeing advance controls for advance payments & following up with Customer , cost centre wise consumption & analysis with average consumption.
- Following to debtors, conducting ageing analysis with an aim to keep receivables under control.
- Ensuring that all payments are made to suppliers within the stipulated time frame and managing accounts payable within the pre-set parameters.

Collection Management / Recovery

- Reviewing delinquent accounts & portfolio to control recovery operations for delinquent customer and handling high value fraud cases / defaulters / insolvent clients & initiating appropriate legal actions.
- Enhancing normalization & recovery rates to ensure continued profitability of business and improving processes to ensure efficiency in customer contact and recovery techniques.
- Exploring the possibilities of determining viability of business operations and quick settlement through negotiations or restructuring of dues.
- Instrumental for controlling of collection in all branches and all serious matter of all branches.

Customer Relationship Management

- Supervising customer service operations for rendering and achieving quality services.
- Providing first line customer support by answering queries & resolving their issues, ensuring minimum TAT. Maintaining cordial relations with customers to sustain the profitability of the business.
- Handling customer grievances and resolving issues.

CAREER SCAN

Since Nov 14 to till date: Poonawalla Fincorp Ltd., Indore as Sr. Manager –State Head Asset Disposal in ABF (Collection) (M.P.& Gujarat)

Key Deliverables

- Sale of repo stock Vehicle, Refurbishment, Sale no.to be Increase, Stock Yard Visit, Vehicle Verification, Sale approval preparation, Online and Offline Auction, Yard & Stock Audit.
- Target –Planning – implementation
- Business Development, competitor analysis, new and old vehicle price analysis
- Buyer and dealer development, meeting with transporter, advertisement, Market research,

Feb'03 To Aug 14: Ad-Manum Finance Ltd. Indore as Manager Credit & Collection (M.P. and GUJARAT State)

Key Deliverables

- Efficiently coordinating and handling Branches, of (M.P. & GUJARAT) for Fund Management, Controlling & Checking Branch MIS, Credit Faction, Operation and Collection Management
- Taking care of approval of credit approval memo (CAM) and development of business (Finance & DSA Network.)
- Checking Dedupe and CIBIL report
- Customer application screening, evaluation, underwriting and section of Loan.
- Calculation viabilities of Customer
- Party visit, Tele verification and verification repayment capacity, assess applications and ensure that credit parameters adhered to track deviations
- Controlling of NPA accounts and resolve matters
- Checking of documents and Scrutinizing documents before sanctioning and disbursing the File with credit policies, CIBIL, Dedupe
- Spearheading marketing of finance, market survey, & price analysis.
- Responsible for periodically preparation of new finance scheme & credit policy.
- Preparation MIS of Delicacy Ratio Vehicle and Area Wise

Apr'00-Feb'03: Gujarat Commercial Co-op. Bank Ltd., Indore as Executive - Loan & Advances
Gujarat Mercantile Credit Sahakarita Ltd., Indore

Key Deliverables

- Attended clients and appraised advised loan.
- Visited to parties and inspected their property and location.
- Took care of fund management.
- Controlled & checked MIS and handled serious matters of parties.
- Settled dispute matter of Insurance Claim.
- Involved in marketing of finance, Market Survey, & Price Analysis.
- Controlling of collection in all branches and all serious matter of all branches.

Previous Assignments

Oct'97-Apr'00: Sanghi Brothers (Indore)Ltd., Indore as Executive – Finance (Commercial Vehicle)
Sanghi Finance & Investment Ltd., Indore Authorized dealer of Tata Motors Ltd.

EDIFICATIONS

Diploma in Sales & Marketing Management (Distance) from All India Institute of Management Studies, Chennai in 1997

Graduation in Commerce from Devi Ahilya University, Indore in 1996

Additional Qualification

- ▶ Diploma in Computer Application from Silicon Computer Institute in 1996

EXTRAMURAL ENGAGEMENTS

- ▶ "A" Certificate holder in N.C.C.

PERSONAL DOSSIER

Date of Birth : 7th April 1974
Address : 202-Ankit Apartment, 12-13 Prabhu Nagar, Annapurna Road, Indore (M.P.) –452012
Linguistic Skills : English, Hindi & Marathi
Location Preference : M.P., Gujarat

(PARAG UPADHYAY)

DATE:

PLACE: