

# Curriculum vital

## **Name: VIJAY SAHU**

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### **Career Objective:**

To work with an esteemed organization to prove my potential along with the growth and profitability of the organization, being able to achieve new heights in my career.

### **Skill and Summary of Work Experience:**

Commerce Graduate & MBA with over 17 years of work experience in Banking & Finance sector. Single point of contact with the Customer; handholding through the process of NBFC, Customer Service, Cross sell & Direct Sell ; offering world class services.

### **Work Experience:**

**Organization** : Poonawalla Fincorp Limited

**Duration** : April 2012 to till date

**Designation & Location** : Asst Manager, Ujjain (M. P.)

**Current Responsibilities: Customer service, Direct Sales Officer,& Branch Operation & Accounts (Feb 2020 to Present)** (Home loan,ABF,SME, Insurance)

### **Operations ( Car ,Suvidha ,tractor, Home Loan)**

- Pre & Post Sanction file checking and move to credit que.
- File disbursement and payment approve in branch level to dealer by RTGS/ NEFT/ Remote cheque
- PDD (RC & Invoice) updation in system
- Working in Magma fin corp online software oracle.
- CRM – Fresh case login in generate file no. By POS Software and
- HL file checking and login in system

### **Previous Responsibilities: Customer service officer & Direct Sales Officer (2015 to Jan 2021)**

#### **Direct Sales**

Looking after the Direct Sales of Home Loan, ABF,SME & Health Insurance

- Managing 1 RM Insurance
- Leads Generate Through Walking Customer/ Telecalling & Then Coordinate with Sales Team
- Coordinate with 15 ABF FOS and 5 Home Loan RM about Leads allocated to Them
- Also Following Customer to Complete Documentation which Lead them for Disbursal process.

### **Achievements:**

- Achieved 1Crore continuously PAN India Topper .
- Achieved First Branch to done 1 Lakh Business in Health Insurance PAN India

### **Customer Services**

Good customer service is the lifeblood of any business. The essence of good customer service is forming a relationship with customers – a relationship that individual customer feels that he would like to pursue.

- Warm welcome with genuine smile. Ask Customer for assistance to provide satisfactory solution.
- Engages with customer through well defined scripts and profilers during or post the services to drive sales
- Handle customer queries for all the products and accounts.
- Leads generation & Customer retention.
- Providing & explaining various deliverables to the customers like Statement of Account, Repayment Amortization schedule, SOA, TDS certificate ,IT certificate, NOC, Original property papers s in case of normal maturity and foreclose

- Handling swapping, switching, refund process, Foreclose process, retrieval of documents, OD calculation, & waiver request process.
- Ensure speedy resolution of customer queries within defined TAT to provide seamless service experience
- Try to identify customer's needs and offer solutions for their queries

#### **Previous Responsibilities: Branch ops Accountant/ & HR & Admin Coordinator (2012 to 2015)**

##### **Operations ( Car ,Suvidha,tractor, Home Loan)**

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##### **Branch Accountant cum Cashier & HR Coordinator**

- To Collect Cash & Cheques from the customer and deposit in to the bank
- Controlled Cash and Cheques worth Rs Five to Six crores every month
- Prepare and send daily, weekly and monthly MIS reports such as accruals, petty cash report, Branch compliance report, E-DCR etc on time.
- Track expenses at the branch level and ensure that fake bills are not entered into the petty cash system
- Managed file and data to feed information into online software oracle computer system
- Coordinating HR and Admin Department.
- Joining and exit formalities of employees
- Reported to the Regional State Head regarding various MIS.
- Achieved the Audit requirement of last three Audit of the Branch.

##### **Banking Operations**

- Receipt and payment of cash transactions along with cash remittance to CMS.
- Perform daily Clearing operations likes transfer, Inward/outward clearing, CMS cash/Chq.

##### **Achievements:**

- Got Best executive for Cross Selling Activity at Branch.
- Received many appreciation mails from seniors for cross selling and Idea generation for cost saving.
- Appreciation mails received from customers to render better services as well as product offered as per need.

##### **Administrative:**

- Handhold new joinees in the department,
- Focus on Existing relationship value and New Customer acquisition
- Processing of vendor bill Payment. Maintenance and publication of Various MIS on Regional level.
- Ensure various report generation of cash.
- Maintenance of key register, deliverables registers, inventory registers etc on a daily basis
- Ensure error free records \vouchers \reports maintenance and archival..

##### **Previous Work Experience:**

<b>Organization</b>	:	<b>CITI Financial Consumer Finance India Ltd. at Ujjain</b>
<b>Duration</b>	:	<b>Jan 2009 to March 2012</b>
<b>Designation &amp; Location</b>	:	<b>Agency Team leader</b>

##### **Job Responsibilities:**

- Cash & Chq. Collection handling
- Responsible for the overall reduction in delinquency
- Responsible of 0 to 180 + Buckets collection
- Looking after collection of (TL,HL & PL)
- Legal Related all works
- All Collection related MIS Updation

- Customer regular follow-up before EMI & after EMI Overdue
- Critical customer visit for resolution
- Daily Review of all Executive for Daily MTD Target. .
- Maintaining the monthly target to achieve yearly target.
- Collection report to Collection Manager

#### Previous Work Experience:

**Organization :** Parsavnath Developers Ltd Ujjain (Residential Township Project.)  
**Duration :** Jun 2008 to Dec 2008  
**Designation & Location :** Executive (Sales) Ujjain (M. P.)

#### Job Responsibilities:

- Giving proper attention to the customer and increase the numbers of satisfied customers.
- Customer A/c handling, Commercial Operations.
- Handling and updating about project details
- Supervision of team of Officer Part time Officers for operation activities.

#### Previous Work Experience:

**Organization :** CITI Financial Consumer Finance India Ltd.at Ujjain  
**Duration :** Jun 2006 to April 2008  
**Designation & Location :** Executive (Operation & Processing) Ujjain (M. P.)

#### Job Responsibilities:

- Credit Operations like Reference No. Generation, Internal Dedupe.
- CPV Allocation, Disbursed Case Cheques Printing, Exceptions Resolutions.
- File Dispatching, Query resolutions, increasing customer base.
- Product Awareness and selling – Personal Loan , Two wheeler loan

#### Personal Attributes:

- Good communicational & analytical skills.
- Hard working with positive attitude. Ability to handle volumes
- Willingness to walk the extra mile to achieve excellence
- Always ensure committed Services after sales
- Continuous knowledge upgradation through self learning and going through e-circulars.

#### Educational Qualification:

- PGDCA (Makhan Lal Chaturvedi)
- MBA From Punjab University 2010
- B. Com. from Vikram University Ujjain 2008.
- Passed Higher Secondary Examination (Commerce) from M.P. Board. 2005
- Passed High School Examination from M.P. Board 2003

#### IT Skills:

- Proficient in MS Office. Windows 2007
- Internet

#### Hobbies:

- Traveling
- Gardening

#### PERSONAL DETAILS

**Date of Birth :** 24th Nov 1988  
**Marital Status :** Married  
**Gender :** Male  
**Languages Known :** Hindi & English

I hereby declare that all the above information furnished by me is correct and true to the best of my belief and knowledge.

Date:

Place: Ujjain

(Vijay Sahu)