

## RESUME

Harilal Nirmalkar

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Quarter no .15 G

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### Objective:-

Seeking proficient assignments in Collection/ Credit Administration/ Business & Sales Development/

### Career Precise:-

- A result driven professional with nearly 16 years of experience in the areas of Sales & Collection Management, Credit Administration, Business Development, Client Relationship Management & Team Management.
- Presently working as Deputy Manager with Magma Fincorp Ltd
- Developed competency in implementing strategies towards enhancing market penetration, business volumes, streamlining collection & branch growth.
- Adept at handling day-to-day activities in co-ordination with internal/ external departments for smooth collection operations.
- Possess effective communication, interpersonal & problem solving skills with the ability to handle extremely busy & hectic schedules.

### Organizational Experience :-

- Since March 2017 To Till Time **Poonawalla** Fincorp LTD/ formly (Magma Fincorp Ltd )  
As A Deputy Manager  
Collection 60+ to 540+
- Since dec.04 at Rainbow TVs two wheeler loan finance sales in Raipur  
Career Path  
Executive Dec'2004 TO-jun.2006
- Since June '06 at Magma Fincorp ltd at Raipur  
Career Path

Senior Executive Aug'2006 to-july'2010

- Since Feb 2010 To Aug 2013 at Indusind Bank Ltd

Sales & Collection (FARM CE CV LCV CAR)

Career Path

- Since Aug.2013 to Feb 2014 at Shriram Equipment Finance

As a Assistant Manager ( Area Collection Head )

Career path

Handling Branch Bhilai, Kawardha, Jagdalpur, Kanker, Bhanupratappur  
Rajnandgaon Kondagaon Kanker Bhanupratappur

Career path

- Since feb.2014 to march 2017 date at L & T finance

As a Agency Manager (collection) Chhattisgarh

All Products (Home Loan, Two Wheeler Loan, personal loan CE, CV, LCV  
Car Farm)

The Key Result Areas

### **Operations Management :-**

Manages all Collection in Chhattisgarh

Home Loan, Two Wheeler Loan, personal loan CE, CV, LCV Car Farm

- Conducting meetings for setting up sales objectives, collection efficiency, NPA controlling & streamlining processes to ensure smooth functions. Ensuring smooth execution of operations.
- Ensuring attainment of targets with compliance to set standards.
- Credit Administration 100 Cr. Durg Branch Handling 09 Executive for collection and achieving our target
- Handling Asset Restructure Scheduling in Durg Branch.
- Managing various credit operations including appraising proposals, conducting risk analysis & scrutinizing relevant documents before sanctioning Auto loans, monitoring the repayments & maintaining authority delegation.
- Handling the evaluation, Administration control & Branch profitability.

### **Business Development :-**

- Implementing business plans for achieving organizational goal in terms of revenue & profitability targets & acquiring business from the clients.
- Preparing MIS reports for apprising top management of the progress.

### **Client Relationship Management :-**

- Mapping client's requirements & providing advisory services pertaining to selection of right products.
- Managing customer centric operations & ensuring customer satisfaction by achieving delivery & service quality norms.

### **Team Management :-**

- Leading, training & monitoring the performance of team members to ensure efficiency in Branch operations & meeting of individual & group targets.
- Creating & sustaining a dynamic environment that fosters development opportunities & motivates high performance amongst Team members.

### **Academia:-**

- High school MP Board Bhopal 1998
- HSSC MP Board Bhopal 2000
- B.A. from Gariaband Govt. Coll. PT, Ravishanker Shukla University 2003

### **IT Skills :-**

- Operating Systems :MS-Dos, Windows-95/ 98, 2000/ XP, MS-Office
- Excel

### **Personal Details :-**

Father's Name	: Late Rajeshwar Nirmalkar
Date of Birth	: 08-12-1979
Communication Address	: 15/G, Risali Sector, Bhilai, Durg (C.G.)
Permanent Address	: Tahsil+Thana-Post- Gariaband behind of Tahsil office Ward.No.4 Gariaband
Marital Status	: Married

Date :

Place: Bhilai

[ **HARI LAL NIRMALKAR** ]