**ATAR SINGH**

**P.NO.A66 SANJIVINI CITY 1ST TONK ROAD VATIKA Jaipur.(Rajasthan) 302028**

**Cell: 7413805111-- E-Mail: matar4u@gmail.com**

**Seeking assignments in Sales & Business Development with an organisation of repute in Banking / Non- Banking Financial Sector.**

**Snapshot**

A result oriented professional with **around 12 years** of experience in Sales, portfolio management Business Development, and Client Relationship Management & Team Management. Present assignment with **UP MONEY LTD**Experience in Secure & Unsecure implementation of marketing / sales promotion plans for business generation. Proficient at analysing market trends to provide critical inputs & formulating selling and marketing strategies. Adept at maintaining cordial relationship with customers, ensuring quality and service norms to achieve customer satisfaction and business retention. An effective communicator with excellent relationship building & interpersonal skills.

**Core Competencies**

**Sales & Marketing**

* Implementing marketing strategies to build consumer preference & drive volumes.
* Planning of target achievements by undertaking market studies, analysis, profiling entry strategies into various corporate.
* Preparing MIS on weekly, fortnightly & monthly basis & keeping a track on accounts receivables.

**Business Development**

* Driving sales initiatives for achieving desired targets.
* Exploring business potential, opportunities & clientèle to secure profitable business volumes.
* Designing & implementing marketing plans for augmenting the business volume by enhancing brand visibility & recall.

**Client Relationship Management**

* Managing customer centric operations & ensuring customer satisfaction by achieving delivery & service quality norms.
* Maintaining cordial relations with customers to sustain of the profitability the business.

**Team Management**

* Leading, mentioning & monitoring the performance of the team to ensure efficiency in process operations & meeting of branch targets.
* Creating & sustaining a dynamic environment that fosters development opportunities & motivates high performance amongst team members.
* Identifying training needs across levels through mapping of skills required for different roles.

**Professional Experience**

1. Experience

**Organization : UP money ltd**

**Period : 15 july 2018**

**Designation : Business head**

**As Business head -** Focusing on Unsecure Account Book size With manpower hiring drive of the branches Regions and deepening/ Acquiring new Cust MSME/TW/PROPERTY LOAN/LCV & Achieving Regions Targets for li Assets in line with the competition Benchmarking, opportunities and segmentations by devising Product features , understanding the customer business and prepare customer profile .

**Professional Experience**

Experience

**Organization : Satin credit Care**

**Period : 20 Feb 2017 To july 2018**

**Designation : Zonal manager**

**As a Zonal manager -** Focusing on Unsecure Account Book size With manpower hiring drive of the branches Territory, Regions and deepening/ Acquiring new Cust GL & Achieving Territory & Regions Targets for liabilities and Assets in line with the competition Benchmarking, opportunities and segmentations by devising Product features , understanding the customer business and prepare customer profile .

* Loan Values:- Responsible for generating loan Nos. & Value for the branches(North) by focussing on Rural Markets
* Responsible for selling Business Assets (Business loan group loan ,
* To monitor **Regional, managers, Territory managers,** Productivity and drive them to meet productivity benchmark.
* Handling customer queries and resolving customer complaints.
* Daily reconciliation and monitoring of suspense Areas which in PAR 90 + and reporting of AVP
* Branch Territory & Region administration management.
* Hiring new staff

EXPERIENCES

**Organization : Ujjivan SFB**

**Period : 16sept.** 2015 to 15 Feb 2017

**Designation : AREA MANAGER (SME& Housing sales & collection) North**

**Key accountabilities**

**Area manager (MSE:LAP,HL) RAJASTHAN, UP,MP,HARAYANA, & DELHI -** Focusing on Secure Account Book size With manpower hiring drive of the branches and deepening/ Acquiring new Cust mortgage & Achieving Branch Targets for liabilities and Assets in line with the competition Benchmarking, opportunities and segmentations by devising Product features , understanding the customer business and prepare customer profile .

* Loan Values:- Responsible for generating loan Nos. & Value for the branches(North) by focussing on Rural ans semi urban Customers, Millers, & msme
* Mortgages:- Responsible for selling Business Assets (Business Loan, , mortgage and do due diligence, property valuation, field services, real estate asset management and after sales servicing.
* To monitor **Loan officers,Cluste manager ,** Productivity and drive them to meet productivity benchmark.
* Handling customer queries and resolving customer complaints.
* Daily reconciliation and monitoring of suspense LOANS and reporting of regional business manager
* Branch administration management.
* Hiring new staff

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**Organization : AU FINANCIERS LTD**

**Period : 7 JAN to till 15 sept.**

**Designation : PORTFOLIO MANAGER Secure lending**

**Key accountabilities**

**Portfolio manager (PM) -** Focusing on LAP / HL Account Book size of the branch and deepening/ Acquiring new Cust mortgage & Achieving Branch Targets for liabilities and Assets in line with the competition Benchmarking, opportunities and segmentations by devising Product features , understanding the customer business and prepare customer profile .

* Loan Values:- Responsible for generating loan Nos. & Value for the branch by focussing on Mandi Customers, Millers, SMEs & MMEs.
* Mortgages:- Responsible for selling Business Assets (Business Loan, , mortgage and do due diligence, property valuation, field services, real estate asset management and after sales servicing.
* To monitor BM Productivity and drive them to meet productivity benchmark.
* Handling customer queries and resolving customer complaints.
* Daily reconciliation and monitoring of suspense LOANS and reporting of Sr.manager
* Generation of income through various Third Party Product (CPP/GI) in line that emerge from product and customer needs.
* Branch administration management.

**EXPERIENCES**

**Organization : HDBFS Ltd. NBFC**

**Period : Aug.13 to jan 2015**

**Designation : Branch manager sales &collection**

***Key Accountabilities:***

**Branch Manager (BM) -** Focusing on LAP & CV Account Book size of the branch and deepening/ Acquiring new Cust PL BL & Achieving Branch Targets for liabilities and Assets in line with the competition Benchmarking, opportunities and segmentations by devising Product features , understanding the customer business and prepare customer profile .

* Loan Values:- Responsible for generating loan Nos. & Value for the branch by focussing on Mandi Customers, Millers, SMEs & MMEs.
* Mortgages:- Responsible for selling Business Assets (Business Loan, , LAP, Re Finance) and do due diligence, property valuation, field services, real estate asset management and after sales servicing.
* To monitor Executive Productivity and drive them to meet productivity benchmark.
* Handling customer queries and resolving customer complaints.
* Daily reconciliation and monitoring of suspense LOANS and reporting of CLM.
* Generation of income through various Third Party Product (CPP/GI) in line that emerge from product and customer needs.
* Ensure the right product mix of COMBO products, insurance to total income generated.
* Branch administration management.
* Review all critical reports, monitor cash levels and subsequent reporting
* Exposure and experience of handling cash and customer transaction.

**FULLERTON INDIA CREDIT COMPANY LTD.**

(**Rural finance Division**)

13 NOV. 2009 to 19 AUG.2013

**Profile:**

Fullerton India Credit Company Limited, having operations in India, The Organization is an NBFC, involve in LCV Group loan, Personal Loans, Business Loans, TW Loans and micro financing and Dairy Loans,commercial loan As a Branch Unit Manager I am responsible for the profit and loss of for branches. Out of these branch are doing Micro financing, TW and GEL, PL Loans.

**Key Responsibilities:**

* New Strategic Innovations.
* Handling Secured and Unsecured Loan with Team of 17 Pay roll Officers.
* Handling Processing Official Team of 3 Payroll officers.
* Handling Branch Credit Manager, and Relationship manager, & Relationship officers(5).
* Expenses Control.
* Maintaining the portfolio Quality.
* Maintaining and update of Marketing policies with Central Team
* Handling Receivables and Risk of Branch.
* Process and Policy Compliances.
* Recruitment and installation of Staff.
* Oversight and supervision of the branches .
* Meeting with the revenue target and sales target.

**Birla sun life ins. Limited.**

**Since:** Feb.2008 to NOV.. 2009

**Agency manager**

**Birla sun life ins. Limited**, having operations in India. The organization is an Insurance sector,.

**Key Responsibilities:**

* Business Development.
* Liaison with agents & channel partners.
* Recovery Strategy and its implementation.

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**Technical:** **Basics (MS-Excel, MS-Word, Power Point, Internet.**

**Educational Qualification:**

* M..A from university of rajasthan jaipur
* B.A. from University of Rajasthan, Jaipur.
* Sr. Sec. from Raj. Board, Ajmer
* Secondary from Rajasthan

Extra Curricular Activities

* Player of Inter-Scholl Cricket Team
* Cricket Player of College Team
* Participated in activities like Debate, Quiz, Mime, Solo Dance, Just a Minute etc. at the college level.

Personal Dossier:

Father name: Mr.Ramprasad

Date of Birth: 15 dec.1978

Permanent Address: Plot No.-A66 sanjivini city 1st mohanpura road vatika tonk road Jaipur Rajsthan

Linguistic Abilities: English, Hindi.

**Atar singh**

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