**NEERAJ MISHRA**   Mob:7840899745

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**Seeking assignments in Career development with an organization of repute**

**SYNOPSIS**

* A competent professional with over 10 years of experience in Sales & Marketing.
* A keen planner and strategist with proven abilities in image and brand building, growing and managing professional associates and client relationships.
* Have expertise in development and implementation of business strategies, systems development, product positioning and Channel Management.
* An effective communicator and team leader with proven team building and management abilities. Extensive experience in management of product launch & product promotion events.

**AREAS OF EXPERTISE**

**Marketing**

* Develop marketing strategies to build consumer preference and drive volumes.
* Plan marketing activities to achieve volume estimations and review effectiveness.
* Analyze market trends, sales performance through channels, and other critical trends.

**Business Development**

* Identify and develop new streams for long term revenue growth and maintaining relationships to achieve repeat/ referral business.
* Utilize the public information and personal network to develop marketing intelligence for generating leads.
* Lead, train and motivate team ensuring their career development & positive contribution to the company.

**Brand Management**

* Build brand focus in conjunction with operational requirements.
* Ensure maximum brand visibility and capture optimum market shares.

**People Management**

* Create a vibrant, agile, proactive, knowledgeable, empowered organization.
* Monitor Competency grids and identify training needs for skill/competency up gradation.

**ORGANIZATIONAL DETAILS**

**Sep 2019 to till continue at Digikredit Finance Pvt Ltd (Smecorner.Com) - Delhi.**

**Designation - Branch Head -Business Loan**

The Profile

* Acquiring the Client through the network of sales team like DSA ,Direct , Digital in entire region of Delhi NCR
* Manage the business relationship between company and clients
* Manage delinquency related parameters and ensuring are within triggers for territory handled.
* Building and increasing depth in existing relationships & acquiring new Business
* Retained products **(Business Loan, Small Ticket Business Loan , Loan Against Property )**
* Early Bucket Delinquency Management & adherence to company processes.
* Monitoring the team of 35 members ( Sales Manager, Branch Credit Manager,Cpa,Do,So )
* Responsible for revenue generation and performance / target achievement profit loss of the branch
* Reporting in desired formats for due evaluation and strategy formulation

**July 2018 to Aug 2019 at HDB Financial Services Ltd.– Delhi.**

**Designation - Territory Manager -Business Loan (Channel Sales )**

The Profile

* Acquiring Business associate in entire region of Delhi NCR
* Build and manage sourcing channels (DSA)
* Manage the business relationship between company and Identified DSA.
* Manage delinquency related parameters and ensuring are within triggers for territory handled.
* Building and increasing depth in existing relationships & acquiring new Business associates
* Retained products **(Business loan)**
* Monitoring the team of 6 Sales Manager.
* Responsible for revenue generation and performance / target achievement by Channel partners.
* Reporting in desired formats for due evaluation and strategy formulation

**May 2017 to June 2018 at Unogrowth Technologies Pvt Ltd.(Loansimple.in) – Delhi.**

**Designation - Area Sales Manager (Channel)**

The Profile

* Acquiring Business associate in entire region of Delhi NCR
* Build and manage sourcing channels (DSA)
* Manage the business relationship between company and Identified DSA.
* Manage delinquency related parameters and ensuring are within triggers for territory handled.
* Building and increasing depth in existing relationships & acquiring new Business associates
* Retained products **(Business loan,loan against card Receivables)**
* Monitoring the team of 4 Sales Manager.
* Responsible for revenue generation and performance / target achievement by Channel partners.
* Reporting in desired formats for due evaluation and strategy formulation.

**Sep 2015 to April 2017 at Reliance Commercial Finance Ltd. -Delhi**

**Designation – Branch Sales Manager (Strategic Channel Sales)**

The Profile

* Accountable for achieving Sales targets of **SME Secured Loans,Heavy Machinery loan** through Direct efforts or through assigned relationships (DSA / of rolls resources)**.**
* Market the assigned products and grow the business through existing and new relationships.
* Identified and appointed new Marketing associate, DSA
* Managed and supervised their performance for business development while working closely with the sales channel to ensure target achievements.
* Responsible for revenue generation and performance / target achievement by Channel partners.
* To ensure KYC/AML norms of the company are complied with at all times

**Jan 2014–to Aug 2015 at Religare Finvest Ltd : Delhi Ncr**

**Designation – Manager Sales**

The Profile

* Sales of **LAP,UBL**  to Small and Medium enterprises through direct & channels.
* Maximizing revenues by focusing on closing the deals efficiently after co-coordinating with
* Continuously monitor key accounts, identify problem service areas & take corrective actions.
* Acquire new SME & Corporate clients & Manage Cross-sell and Top-up sales to eligible clients.
* Coordination with Credit team for Sanction of the loans, coordination with operations team for disbursement process.
* Early Bucket Delinquency Management & adherence to company processes.
* Maintain Client relationships as per defined client coverage benchmark & ensure implementation of Sales Management Process.

**Jan 2011 – Dec 2013 at Angel Broking Ltd. – Kanpur**

**Designation – Business Development Manager (Channel)**

The Profile

* Acquire the Business associate & Franchisee in eastern up & some part of west up territory with team
* Active the Business Associate to start the client acquisition for the product of various type of investment products like “Demat & Trading Account, Portfolio Management, Mutual Funds,Commodities trading Accounts etc” & revenue generation
* Monitoring the team 5 Relationship officer .
* Drive the sales through various events .
* Identify prospective clients, generating business from new & existing clients.
* Relationship building with clients & external associates for securing repeat business & long

Term customer loyalty

* Formulation of various reports / plans such as daily / monthly sales report
* Login applications of customers & clear the pendency of applications & track the

Application from login to open & activate application.

**ACHIEVEMENTS**

* Awarded for the fixed deposits mobilization with trophy & certificate in the region in Angel Broking Ltd.

**ACADEMIA**

* M.B.A (Marketing) (2012) From Sikkim Manipal University

**PERSONAL DETAILS**

Date of Birth : July 1st 1989

Marital Status : Married

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**AUTHORIZATION**

I hereby declare that all the above information is true to the best of my knowledge.

**Neeraj Mishra**