**MATHURANANDA LENKA**

**E-16/17, Nawada Housing Complex, Vipin Garden, Dwarka Mor, Delhi-110059**

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*An astute professional with over 19 years of experience & expertisei.e. Highly competitive, self-starter, disciplined and goal oriented professional. Expertise in managing business with key focus being profitability norms.Track record of consistently achieving sales targets, building dynamic sales teams, identifying high-yielding services and products during the career span.* **Skills and ExpertiseBusiness Development:** Managing a portfolio of customized financial products for SMEs involve in Processors, Traders and individual farmers to meet working capital requirement. (Cash Credit, OD, Warehouse Receipts Finance and retail Agri loans) and Mortgage loans and LAP.

**Portfolio & Risk Management:** Analysing and screening proposals so as to ensure banks interest. Monitoring performance of each account and taking corrective action proactively to maintain health of the portfolio.

**Customer Relationship Management:** Rising to customer expectation and ensuring customer satisfaction by achieving delivery timelines and service quality norms.

**Team Supervision:** Leading and motivating the teams, ensuring positive contribution to the organisation. Interfacing with people at all levels, managing healthy work environment and inculcating bonded teamwork.

**Career Features**

**Sep’16 till date**         **Kotak Mahindra Bank Ltd., New Delhi, Agri & SME- Local Sales Manager, Agri Business group**

* Managing team at **Delhi since May, 2019** till date, catering to different customers in Delhi and NCR providing all facilities i.e. Cash Credit, Over Draft, Term loan and all non-fund based facilities.
* Managed the team placed at diff. Branches in **Chattishgarh** to achieve the year end business target (Cash Credit, Over Draft, loan against property, Term loan, and agriculture project loans to the farmers/corporates), mortgage loans and LAP. Controlling delinquency and **managing recovery drive** and acquisition of new business **since Sep,2016 till Apr,2019.**
* Monitoring and maintaining the health of portfolio ensuring the quality of business.
* Successfully managed a portfolio of **Rs.250.00 crores** along with achievement of PSL targets as per guidelines issued by RBI from time to time in Chattishgarh.
* Exploring business opportunities in the line of Agri direct, farm credit, Agri infra and Agri ancillary activities along with social infra with classification of advances into micro, medium and small enterprises in the line of PSL targets as per RBI guidelines.

**Nov’2009-AUG’2016                   AXIS Bank Ltd., Bhubaneswar**

**Area Operation Manager (Jun’14 till Aug’2016)**

* Managing a team of people placed at different branches and at hub office for all operational activities.
* Managing all the day-to-day post sanction activities for all retail Agri portfolio i.e, **KCC,mortgage loans, LAP, commodity finance, tractor finance and working capital** in Odisha.
* All post sanction activities i.e. documentation, disbursement, compliance of internal and statutory audit, hub maintenance, classification of assets as per laid down PSL guidelines by RBI from time to time are managed at the hub level.Maintaining a good interface with the existing clientele and new acquisition.
* Managed a clientele base with business of over 150 crores.

**As Retail Agri Clusterhead (Jun’11-till May’2014), Bihar & Balasore (Odisha)**

* Managing a team of people placed at diff. Branches in Odisha under Balasore cluster and at diff. Branches in Bihar cluster.
* Managing the team to achieve year-end target, controlling delinquency and acquisition of **new business(target group-Individual farmers, Agro & food processing units, fisheries, warehouse receipt finance, rural godwn, traders etc )**
* Monitoring and maintaining the health of portfolio ensuring the quality of business and actively involved in recovery drive.
* Introduced tractor business in Bihar with a portfolio size of Rs.10.00 Crores.
* Introduced commodity funding in Bihar with portfolio size of Rs.7.50Crores and in Balasore cluster with portfolio size of Rs.15.00 Crores.
* Managed successfully the direct agri and indirect agri budget achievement as per PSL guidelines issued by RBI for my territory.

**As Relationship Manager (Nov’09-May’11)**

* Sourcing of clients in Burdwan and Kolkata (**target group-Individual farmers, Agro & food processing units, warehouse receipt finance, traders etc**), Client retention & documentation.
* Monitoring and maintaining the health of the portfolio & ensuring quality business.
* Successfully achieved year-end targets along with PSL guide line of RBI with zero delinquency.

**May’06-Nov’09**      **Kotak Mahindra Bank Ltd.,Credit Monitoring Cell-Agri SME Dept,HO***,***Mumbai**

* Monitoring and maintaining the health of the portfolio & ensuring quality business (Early warning signal, timely stock audit, compliance of sanction conditions and ensuring exit of problematic accounts)
* Managinga team of people placed at different locations to provide warehouse receipt finance to the customers pan India.

**Jan’03-May'04                United Nations Development Programme (UNDP), Western Orissa (KBK districts) UN Volunteers**

* Provide leadership in translating the project into implementation and developing the successful model
* Over all Programme management and coordination (project planning, implementation, monitoring, reporting and support services to the stake holders) at the District level.
* Ensure coordination and partnership among stakeholders including local government officials.
* Successfully managing partner NGOs, community based organization (CBOs) and over 100 village volunteers with a budget outlay of 100 million rupees

**Aug'98-Dec'02   Council of professional Social Workers (CPSW),Bolangir(Odisha), Agriculture Officer**

* Undertake promotion camps in rural segments and popularize the best practices in agriculture.
* Mentoring relief & rehabilitation project in Orissa super cyclone – Yr 1999 & drought (Western Orissa)-Yr 2002.
* Worked in rehabilitation of cyclone affected lift irrigation projects supported by DFID.
* Managing the implementation of rehabilitation work starting from awareness camps, initial survey report, and assessment of expenditure to be incurred, liasioning with govt. officials for implementation of the project and final reporting to the management.
* Networking with Govt. functionaries and other stakeholders.

**Scholastics**

* **2006** P.G.D.B.M from **Institute of Rural Management (IRMA), Anand (Gujrat**) in 2006.
* **1998** M.SC (Agri Eco.) from College of Agriculture, Bhubaneswar(Odisha)

**Personal Vitae**

Father’s Name :ParamanandaLenka

Date of Birth            : 04th June, 1972

Marital Status :Married  
Permanent Address    :At-Lalit Nagar, NrKunjakanta, Dist-Dhenkanal, Odisha-759001

Languages Known    :English,Hindi, Bengali and odiya.