

SATYAJIT RAY

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Abstract

Over 17 years of experience in Sales, Marketing and branch management in the Finance sector and. Currently serving at with INDUSIND BANK LTD as a HUB manager for Bhubaneswar location. Experience in formulating and implementing risk control and credit management strategies, thereby accomplishing the given targets in budgeted parameters. Tapping new markets and clients and generating business for the profitability of company.

Core Competencies

Sales & collection

- ❖ Managing the sales and marketing operations and accountable for increasing sales growth.
- ❖ Driving sales initiatives to achieve business goals
- ❖ Implementing sales promotional activities as a part of brand building/market development effort.
- ❖ Conducting detailed market study to analyze the latest market trends and tracking competitor activities and providing valuable inputs, for fine tuning the selling and the marketing strategies.
- ❖ Responsible for demand forecasting & managing inventory pipeline, ensuring ready availability of products as per the market demand.

Key Account Management

- ❖ Conceptualizing and implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of financial products / services.
- ❖ Interacting & developing rapport with clients at all levels; for maximum client retention and achievement of revenues.

Employment Profile with Milestone

**Indusind Bank Ltd
Promoted as HUB Manager (SCV) for Bhubaneswar SCV HUB Orissa
From May- 2013 to Apr-2015**

- ❖ **Responsibility and achievement**
- ❖ Use to handle 5 Nos of SCV branch with 5 nos of branch manager and 62 nos of field executive
- ❖ Maintaining good relation with manufacture to enhance volume of business.
- ❖ Use to source average 150 nos of Nos with ornamental share from different dealership.
- ❖ Authorized to sign the DO by throwing the entire files
- ❖ Taking care about payment to dealer within a minimum time

- ❖ Authorized to sign the LENDER sing on all SCV file for disbursement.
- ❖ regular Collection follows up to all of my collection executive with my personal involvement to achieve my branch collection target
- ❖ Taking care to sell the repossessed vehicle through on line and offline auction for good disposal value.
- ❖ Settlement of expired contract with positive value
- ❖ Use to maintain 2.5 % of NPA SOH level for throughout entire year.
- ❖ Take care of repossessions of chronic contract through personal evolvment with local repo agent.

Indusind Bank Ltd
Promoted as Branch Manager (SCV) for Bhubaneswar Branch Orissa
From May- 2013 to Apr-2015

- ❖ **Responsibility and achievement**
- ❖ **Use to handle eleven nos of collection team with 4 nos of Business executive**
- ❖ **Maintaining good relation with manufacture to enhance volume of business.**
- ❖ **Use to source avvarage 150 nos of Nos with ornamental share from different dealership .**
- ❖ **Authorized to sign the DO by throwing the entire files**
- ❖ **Taking care about payment to dealer within a minimum time**
- ❖ **Authorized to sign the LENDER sing on all SCV file for disbursement.**
- ❖ regular Collection follows up to all of my collection executive with my personal involvement to achieve my branch collection target
- ❖ Taking care to sell the repossessed vehicle through on line and offline auction for good disposal value.
- ❖ Settlement of expired contract with positive value
- ❖ **Use to maintain 2.5 % of NPA SOH level for throughout entire year.**
- ❖ **Take care of repossessions of chronic contract through personal evolvment with local repo agent.**

INDUSIND BANK LTD Bhubaneswar
Field Officer (Deputy Manager)
From May-2011 till date

- ❖ Use to source CV,CE,and MUV leads individually from the market .
- ❖ Implementation of in house insurance for all proposal
- ❖ Taking care of PDD updation
- ❖ Responsible for collection of all contract and short out of NPA within a minimum time for better portfolio quality.
- ❖ Maintaining excellent relationship with customer, Manufacturer and dealer in CV,CE,MUV segment.
- ❖ Initiation of arbitration and sec-9 against chronic default customer in time through bank legal retainer
- ❖ Regular Collection follows up with my personal involvement to achieve my collection target
- ❖ Use to handle 297 contract with 1.45 cr monthly CD for collection with 97%to100% monthly achievement.

Shriram Transport Finance Company Ltd
Promoted as Branch Manager for Angul Branch Orissa
From Apr 2010 to Apr-2011

- ❖ After my successful confirmation with Shriram Transport Finance company promoted me as Asst branch manager for branch operation on month of Apr 2010.
- ❖ As a branch manager I use to handle below responsibility with my
- ❖ Customer relationship
- ❖ Dealer relationship for sourcing quality and volume of portfolios
- ❖ Staff management for smother and faster branch activity
- ❖ Team monitoring for enhancement of sales and collection
- ❖ Regular Collection follows up with my personal involvement to achieve my branch collection target.

- ❖ Cash management with nil discrepancies
- ❖ Expire Settlement with positive value
- ❖ Minimize of NPA which are more than >3 bucket
- ❖ Direct involvement with vehicle reposition
- ❖ Direct evolvment with local police and influenced people to settle my branch chronic portfolio.
- ❖ Vigilant visit to customer house for verifying the quality of service provided by our field staff to customer.
- ❖ Technically I use to maintain branch watt IRR with 26% average.
- ❖ Use to recommend lead to approval to concern deptt head through verifying the customer strength and credibility.
- ❖ Use to arrange canopy show in different place for sourcing volume of business.
- ❖ Use to arrange auction sale to sell of our repo stock.
- ❖ Regular monitoring my field staff to sell our adorn loans and cross sell item.
- ❖ Use to do minimum 70 Nos adv files including 40 % new business with an average volume of 3Cr per month.
- ❖ To achieve sales through my field force primarily related to commercial vehicle by built network in a newly tapped market and generated business from them.
- ❖ In addition to the achievement of numbers of targets, is broadly responsible to ensure that the company gains from the sourcing of a quality portfolio. i.e. in terms of acceptable profile, income & risk grade.
- ❖ Close monitoring of receivables and all key accounts.
- ❖ Credit appraisal of proposals and recommending the proposal based on their merit.
- ❖ Implementation of in house insurance for all new proposal
- ❖ Taking care of PDD updation within schedule time
- ❖ Responsible for collection of all contract and short out of NPA within a minimum time for better portfolio quality.
- ❖ Working with own Note Book and data card to simplify to my day to day dox transaction

Shriram Transport Finance Company Ltd
As Asst Product Manager for CE Sales & Collection
Angul Branch from Sep 2009 to Apr 2010

- ❖ Accountable for achieving sales and collection targets through team executive primarily related to Construction Equipments. Built network in a newly tapped market and generated business from them.
- ❖ In addition to the achievement of numbers of targets, is broadly responsible to ensure that the company gains from the sourcing of a quality portfolio. i.e. in terms of acceptable profile, income & risk grade.
- ❖ Close monitoring of receivables and all key accounts.
- ❖ Credit appraisal of proposals and recommending the proposal based on their merit.
- ❖ Implementation of in house insurance for all CE proposal
- ❖ Taking care of PDD updation
- ❖ Responsible for collection of all contract and short out of NPA within a minimum time for better portfolio quality.
- ❖ Maintaining excellent relationship with customer and Manufacturer in construction Equipment sector.
- ❖ Working with own Note Book and data card to simplify to my day to day dox transaction

**Magma Fincorp Ltd. As Sr. Executive from July'07 to Aug 2009.
(From Rajamundry to Palasa Territory)**

- ❖ Accountable for achieving business targets primarily related to Construction Equipments. Built network in a newly tapped market and generated business from them.
- ❖ In addition to the achievement of numbers of targets, is broadly responsible to ensure that the company gains from the sourcing of a quality portfolio. i.e. in terms of acceptable profile, income & risk grade.
- ❖ Close monitoring of receivables and all key accounts.
- ❖ Credit appraisal of proposals and recommending the proposal based on their merit.
- ❖ Implementation of in house insurance for all CE proposal
- ❖ Taking care of PDD updation
- ❖ Responsible for collection of deliquescence up to 1 year from date of disbursement and keeping delinquency in control
- ❖ Maintaining excellent relationship with customer and Manufacturer in construction Equipment sector

**ABN AMRO BANK (Hyderabad)
(Vijayawada, Vizag & Nellore)**

Worked as Sr. Executive for sale and Coordination for total costal AP with area office at Hyderabad since Aug'06

RESPONSIBILITY:

Responsible for managing DMA, S in total costal Region for building volumes.

Responsible for total back office sales operation by preparing CAM, Customer selection Parameter, all defaulter check and preparing the enter file for onwards processing of credit at area office, HYD, Once file is approved within the applicable tat by sending file to head office for disbursement.

Maintaining excellent relationship with customer and Manufacturer in construction Equipment sector

Responsible for PDD updation after disbursement.

Responsible for collection of deliquescence up to 6 Months from date of disbursement and keeping delinquency in control.

ACHIEVEMENTS:

Constantly achieving the Sales of 200Lacs approx per Month since from date of joining.

**Joined as a Sales Executive HDFC BANK LTD, VIJAYAWADA
Since 31st April 2005
To 30th July 2006**

Company: HDFC BANK LTD, VIJAYAWADA
(Through HBL) Since 31st April, 2005 to 30th July 2006

POSITION:

Executive for Construction Equipment Loans

RESPONSIBILITY:

- Sourcing 70lac/month business on an average
- Understanding the customer profile and putting proposal for credit approval.
- Replying the queries raised by the credit team with respect approval.
- Maintaining excellent relationship with machinery manufacturers for getting the leads.
- Taking care of the required document for releasing the payment.
- Getting the rate approval by mentioning the resins behinds the rate required.
- Answering the problem raised by exiting customer and solving their problem within a minimum time.

ACHIEVEMENTS:

Constantly achieving the target of 70lacs/month and maintaining excellent relationship with the entire construction equipment customer.

Worked as a Sales Manager, Coastal Andhra Pradesh for M/s. ARACH INDIA CONSUMER HEALTH CARE PVT LTD, MUMBAI for three years. (I.e. from April 2002, to March, 2005.

RESPONSIBILITY:

- Appointing the dealers for enter costal belt of AP.
- Recruiting of sales team.
- Managing and motivating the team to achieve their targets.
- Frequently contacting high volume customer.
- Introducing new scheme on a regular basic.

ACHIEVEMENTS:

Successfully achieved my sales targets with the available sources by motivating my team.

Academia

Graduated (B.A.), from Utkal University, Bhubaneswar, Orissa, in 1993.

Date of Birth : **02-Feb-1973**

Reference

Mr Jagdish Panda – Staete Credit Maneger ,Indusind Bank ,BBSR Orissa-Cell-
Mr.C.R.Dash,- Former V.P Sriram Transport Finance Co Chennai Cell-9394168941
Mr.T.Nanda -Asst Manager Credit, Sriram Transport Finance Co Vizag Cell-9981123026
Mr.R.Ramakrishna –Branch Manager Indusined Bank Guntur AP.Cell-9849548884
Mr. Rajesh Panda – AVP Standard chartered Bank Hyderabad Cell-91+9849274287.
Mr. Ram Nayak- Asst Manager CE L&T Finance, Visakhapatnam Cell-91+9848666006
Mr .Chandra Sekhar Pradhan.State Head For CE finance HDFC BANK BBSR-Cell-

Personal Data:

Name : Satyajit Ray
Father's Name : Benudhar Mohanty
Date of Birth : 02-02-1973
Marital Status : Married

I request your good selves to consider my resume and give me an opportunity to serve under your kind guidance. I assure you that I would strive hard to bring credit to your esteemed organization. Thanking you in anticipation.

Sd/- SATYAJIT RAY