

# P N UMESH

## SALES



**Address:** CHENNAI, INDIA 600014

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To seek and maintain full-time position that offers professional challenges utilizing interpersonal skills, excellent time management and problem-solving skills. Enriched my industry knowledge & professional skills by working with key brands like **BAJAJ FINANCE LTD, MUTHOOT FINANCE LTD, KHATABOOK & NIYOGIN FINTECH LTD**. Detail oriented team player with strong organizational skills. Ability to handle multiple projects simultaneously with a high degree of accuracy. Hardworking and passionate job seeker with strong organizational skills eager to secure entry-level position. Ready to help team achieve company goals.



## Skills

Banking	<div></div>	Advanced
PL&BL	<div></div>	Advanced
New business generation	<div></div>	Advanced
Business Development	<div></div>	Advanced
Sales expertise	<div></div>	Advanced
Cash Handling	<div></div>	Advanced
Financial services	<div></div>	Advanced



## Work History

2022-11 -  
2023-03

### Relationship Manager

NIYOGIN FINTECH LIMITED, CHENNAI

- Handling CA partner & DSA partner.
- Selling Secured and Unsecured loans.
- Developed business relationship with local merchants and business owners.

- Contacted customers to inform them status of loan applications and the tenures.
- Analyzed applicant's financial status and credit report to determine if granting a loan is feasible.
- Discussed loan quotes and approvals with customers.
- Performed all other duties as assigned by management.
- Reviewed loan agreements to ensure that they are complete and accurate according to policy.

2022-06 -  
2022-11

## **Key Account Manager**

KHATABOOK, CHENNAI

- Built and maintained strong client relationships for **Business loans**
- Achieve sales targets by adding value to the relationship with the customers.
- Achieving targets as assigned by the organization on a monthly basis.
- Co-coordinating with the sales team for Individual **Business Loan** product.
- Co-ordination with branch leadership and generate a lead for the monthly sales target.
- The ability to manage and meet the needs of customers.

2019-06 -  
2022-05

## **Assistant Manager**

NAMAN FINLEASE LIMITED, CHENNAI

- Developed loyal and highly satisfied customer base through proactive management of team customer service strategies.
- Responded to customer concerns, working with manager to significantly raise customer satisfaction ratings.
- One point contact for **personal loans & its deliverables**.
- Conducted weekly staff meetings to motivate staff members, address concerns, and questions, plan improvements and evaluate progress toward goals.
- Reviewed credit applications for risk factors and credit worthiness.
- Facilitated customer satisfaction by executing personal communication and frequent follow-ups.

2018-11 -  
2019-03

## **Assistant Manager**

BAJAJ FINANCE LIMITED, CHENNAI

- Developed strategy to increase sales and drive profits.
- Verification & approval of loan agreements as per policy.
- Getting a approval from credit team for personal loans.
- Provided positive first impressions to welcome existing, new, and potential customers.
- Set and achieved company defined sales goals.
- Identified new business opportunities through cold calling, networking, marketing and prospective database leads.
- Worked with sales team to collaboratively reach targets.

2014-06 -  
2018-11

## Junior Relationship Executive

MUTHOOT FINANCE LIMITED, CHENNAI

- Built and maintained relationships with new and existing clients for **gold loans**.
- Communicated regularly with clients to understand needs, evaluate current product use and cross-sell new products.
- Customer support for gold loans.
- Deal with **Gold loan, Personal loan, Money transfer, Foreign Currencies etc**
- Generate timely MIS reports.
- Preparing cash bank journal vouchers.
- Reconciliation of the bank statement on a monthly basis.



## Education

2010-03 -  
2013-06

### Bachelor of Commerce: Accounting and Business Management

Sri Ramalinga Academy of Higher Education - - PONDICHERRY

### High School Diploma

THE GOPALAPURAM BOYS HR SEC SCHOOL - CHENNAI



## Languages

TAMIL

Advanced

ENGLISH

Advanced

MALAYALAM

Advanced



## TAMIL, ENGLISH AND MALAYALAM

I CAN SPEAK AND WRITE TAMIL, ENGLISH AND MALAYALAM