

# RAJ LAKSHMI

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Diligent & detail-oriented Product Manager, with prior experience in Consumer loans, Debit Card EMI, Credit card EMI & Two-wheeler loans department.

## EXPERIENCE

MARCH 2019 – SEPTEMBER 2019

**PRODUCT MANAGER**, HDFC BANK

- **Central Product Manager** in the Product department of **Instalment Finance Business**.
- Structured & managed MIS.
- Dealer Incentivization calculation & processing.
- Coordinated **Consumer Durable, Debit Card EMI & Credit Card EMI loans**.
- Liaised between the OEM's, Merchants, Sales Team & Vendors for ensuring proper functioning of the digital platform, codes mapping and additional requirements.
- Responsible for optimizing existing processes and execution of the same.
- Headed a team of 5 subordinates for multiple operations & product related work
- Designed & calculated dealers / merchant's payout structure & processes
- Collaborated between Sales, Operation, Audit, Credit, IT teams for Internal processes

MAY 2017 – FEBRUARY 2019

**PRODUCT MANAGER**, L&T FINANCIAL SERVICES

- **Central Product Manager** in the Product department of **Two-Wheeler Finance**.
- **Key Account Manager Role** in new business pitches and supervised the effective onboarding of OEMs
- **Relationship Management** – Liaised between the OEMs, Dealers & sales team for ensuring sales target achievement through direct sales channels
- **Mapped Monthly Schemes** after analyzing the COA, NetPF, IRR's, Competitive schemes in the market, Previous performance.
- **Designed, Calculated and Implemented Incentive Structure** for Front Line Sales & Area Sales Managers.
- **Cross Functional Role** between HR, IT, Credit, Audit from my department.
- **Financial Management** of monthly payouts to DME, DMI, DSA's along with creation of Invoices using Macros.
- **Executed the activity tracker** for monitoring progress and productivity of Sales Team
- **Calculated Valuation & risk analysis** of existing & prospective partners and areas where the organization is operational or planning to operate.
- **Channel Profitability**- Worked on maintaining the right **product mix** to drive profitability of the channel
- Ideated & executed various **reward & recognition** activities to drive front end sales team, while managing the allotted **working capital** in the form of Contests.
- Developed a **Predictive Churn Model** to identify & target partners based on past trends & business assumptions.
- Used **statistical tools** to assess & improve the efficiency of the salesforce.
- **Qualitative and quantitative analysis** to gauge the past trends and business mix for

- formulating realistic targets for sales activities.
- Responsible for driving partners and the sales team for achieving the benchmark value for all the **parameters**: Target achievement, Minimization of GNS, avoid risk by controlling PDD pendency.

## INTERNSHIP

### L&T FINANCIAL SERVICES

PROJECT TITLE: Product Process Improvement

- System enabled instant Channel Payouts
- System improvements including subventions, APF's
- Plan for increasing Alternate Channel penetration

## EDUCATION

**2017**

**MBA FINANCE**, ITM BUSINESS SCHOOL

75%, Ranker, Part of placement committee.

**2015**

**BBA HONS**, TECHNO INDIA KOLKATA

8.8 CGPA, Gold & Bronze medalist, Part of Anti ragging committee

**2011**

12<sup>th</sup> C.B.S.E : 80%

**2009**

10<sup>th</sup> C.B.S.E : 93.4%

## SKILLS

- MS EXCEL
- ADVANCED EXCEL
- MS POWERPOINT & WORD
- MARKET RESEARCH & TREND ANALYSIS
- INCENTIVE & PAYOUT DESIGNING & CALCULATION

## ACTIVITIES

- Automation of Incentives & Payout calculation along with BCG.
- UAT Testing & Sales training of Digital platform for Front line sales.
- NGO Internship Under **Doctors for Rural India**, which is a part of Doctors for You, created awareness regarding "Safety Eye Campaign" in various schools, conducted seminars and promoted safety school culture
- Participated and achieved 76% in training module of Arthik Gyan by FIAI
- Attended Leadership Conclave – "I Transform India Transforms" Chinmaya Mission
- Attended ASSOCHAM- 2nd National Seminar on "Indian Accounting Standards- Issues and Challenges in Implementation"
- Attended International Conference on Inclusive growth