

SUMAN SAURABH

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Address: ASHOK NAGAR, KANKARBAGH COLONY, PATNA-20

Achievement-drive professional, targeting challenging assignments in Operations / Administration / Business Development / Client Relationship Management and followup with a growth-oriented organization

PROFILE SNAPSHOT

- ◆ **Management Professional**, with over 9 Years of experience in **Operations, Administration, Sales & Collection, Business Development, Relationship Marketing, Credit, Team handling and Client Relationship Management**
- ◆ Proficient in collecting market & customer information and providing feedback on buying trends
- ◆ Abilities in dealing with customer inquiries in-person, over the phone or via email; contacting prospective customers & discussing their requirements
- ◆ Expertise in closely monitoring competitor activities in designated area to identify business opportunities & threats
- ◆ Possess skills in studying the market for the launch of company's products
- ◆ Demonstrated abilities in participating in conferences, group meetings & exhibitions to deliver presentations to the targeted clients on company products
- ◆ A keen communicator with honed interpersonal, problem solving and analytical abilities

CORE COMPETENCIES

- ◆ Building & maintaining healthy business relations with major agents and business partners
- ◆ Preparing client surveys for sales projects and evaluated several areas of improvements in current sales techniques
- ◆ Communicating with clients & merchants to improve and develop business relationships, in-addition to maintaining constant follow-up on their feedback
- ◆ Enabling business growth by developing and managing a network of channel partners across assigned territories
- ◆ Managing client centric operations for ensuring customer satisfaction by achieving delivery and service quality norms

ORGANIZATIONAL EXPERIENCE

RBL Finserve Ltd. (Subsidiary Of RBL Bank) Since Jul' 2020 - Present **As Collections & Crisis Manager**

- ◆ Supervise assigned accounts to identify unresolved debts
- ◆ Develop effective repayment plans.
- ◆ Follow-up with clients on overdue accounts
- ◆ Responsible to track & control the delinquency of the area (Bucket & DPD wise) and focus on non-starters
- ◆ Responsible to review account allocations and collections targets by bucket
- ◆ Maintain MIS of all assigned collection staff and do regular follow up with default customers and support field staff on problematic cases
- ◆ Involved in coordinating and liasoning with legal team to ensure legal tools are used wherever required
- ◆ Ensure timely reporting of Fraud cases identified at ground to Crisis team/Supervisors
- ◆ Coordinate activities of staff members to ensure a smooth and efficient department that reduces the number of cases that are overlooked
- ◆ Run reports and analyze data pertaining to the department and share with executive staff and managers of department staff as needed
- ◆ Track and control of PNPA and NPA bucket accounts and using tools to reduce this bucket
- ◆ Allocating weekly collection target to staff for easy understanding and achievement.

RBL Finserve Ltd. (Subsidiary Of RBL Bank) Since Jan' 2019 - Jun'2020
As Credit Manager - Individual Business Loan & Collections

Key Result Areas:

- ◆ Managing with 15 branches for Individual Business Loan
- ◆ 60+ cases disbursed/Month, with disbursement amount of Min. 50 lacs/Month.
- ◆ Researching and evaluating clients' creditworthiness
- ◆ Approving or rejecting loan requests, based on credibility and potential revenues and losses
- ◆ Negotiate loan terms with clients, Monitor payments
- ◆ Ensure all lending procedures comply with regulations
- ◆ Develop, review and update our company's credit policies
- ◆ Analyze financial statements and credit history
- ◆ Meet departmental and corporate goals by managing a staff of 15 individuals (BCM)
- ◆ Manage all loan and credit request and make approval decision
- ◆ Ensure that all credit and loan standard were applied
- ◆ Determined loan approval and prepared required documentation upon approval
- ◆ Process credit approval documents
- ◆ Prepare and disburse loan commitment letters
- ◆ Coordinate with team members to ensure customer receive timely response
- ◆ Co ordinate with internal audit of credit and loan procedure
- ◆ Arranging training programme for team to improve their work efficiency

Sundaram Finance Ltd,
As Assistant Manager - Customer Relation

Since Nov' 2011 - Sep'2017

Key Result Areas:

- ◆ Carrying out activities for business development from dealership of cars & commercial vehicles
- ◆ Building communication with executives at dealership points for generating leads / identifying prospects
- ◆ Initiating follow-up with clients to identify opportunities for cross / up selling for generating business from & through them
- ◆ Providing ad-hoc support services to clients in relation to information transference, query / grievance redressal
- ◆ Deciding & allotting associates to various dealerships for business generation, setting monthly targets for them & conducting reviews on a regular basis
- ◆ Imparting training to associates on sales generation & backend documentations
- ◆ Scrutinising documents for assessing credit worthiness of clients
- ◆ Evaluating prospective clients to conduct client verification by personally visiting them
- ◆ Involved in collection & recovery of bad loans and ensuring minimum default possibilities
- ◆ Achieving sales target for cars, commercial vehicles & tractors business through market mapping, lead generation, maintaining robust channel sales as well as servicing existing customers
- ◆ Managing major dealers of the region with focus on increasing business by providing them complete strategic, logistical and operational assistance
- ◆ Visiting potential customers for new business and providing them with the quotations; negotiating terms of agreement & closing sales
- ◆ Achieving all revenue targets and objectives in-line with the Area Business Plan
- ◆ Coordinating with field staff, Regional office and Head Office
- ◆ Ensure financial records are maintained in compliance with accepted policies and procedures.
- ◆ Follow up with sales and collection report
- ◆ CAM and MIS followup
- ◆ Ensure accurate and timely monthly, quarterly and annually closing.
- ◆ Develop and maintain financial databases.
- ◆ Ensure accurate and appropriate recording and analysis of revenues and expenses.
- ◆ Visit client for any critical cases with field executive
- ◆ Taking care of pre and post repossession formalities
- ◆ Taking care of sale procedure of repossessed vehicle
- ◆ Documents verifying before dispatch for payment

Highlights:

- ◆ Administered plans to develop two new dealerships for cars, dealerships for tractors & took steps to transform one non-functional LCV dealership into business routine
- ◆ Bagged "Dealer Relationship Manager" designation for generating new business opportunities for the branch
- ◆ Distinction of being among top performers in the region by achieving monthly sales of over 12 units consistently, against the company's benchmark of 10 units, within a short period in the market
- ◆ Received "Best Induction Trainee" Award owing to product knowledge, service awareness, team building & participation skills by popular vote

ACADEMIC DETAILS

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|------|------------------------|--|
| 2011 | M.B.A. | From AFMI, Mysore |
| 2007 | B.Sc | From Magadh University, Bodhgaya |
| 2004 | 12th | From R.M.R. Seminary School, Patna (C.B.S.E Board) |
| 2002 | 10th | From Navodaya Vidyalaya, Patna (C.B.S.E Board) |

INTERNSHIPS

During MBA:

At Sundaram Finance Ltd., Chennai

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| Period: | August'11-Sep'11 |
| Role | Project Manager |
| Description: | Market Research for Tractor Business in Bihar Location |

PROFESSIONAL AFFILIATIONS

Functioned as member of:

- ◆ Placement Committee, AFMI, Mysore, 2011
- ◆ Organizing Committee of Cultural Fest in 2011
- ◆ Environment Club in AFMI, Mysore, 2011
- ◆ Marketing Club in AFMI, Mysore, 2011

PERSONAL DETAILS

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| Date of Birth | : | 21rd Sep 1987 |
| Father's Name | : | Mr. B N Prasad |
| Mother's Name | : | Mrs. Urmila Devi |
| Marital Status | : | Unmarried |
| Permanent Address | : | Ashok Nagar, Kankarbagh Colony, Patna-20 |
| Hobbies | : | Hands on knowledge of computer and applications |
| Languages Known | : | English, Hindi |

Place :

Suman Saurabh