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**Business sUPPORT Professional**

**EXECUTIVE PROFILE**

* Result oriented professional with 5 years’ experience in Department Support Management ,channel sales support ,Credit ,MIS management ,Credit supportsupport management.
* Responsible for smooth payment operations.
* Proven ability in designing and implementing competent business strategies and promotion schemes for accelerated business growth.
* Monitoring Credit appraisals and underwriting for secured (hypothecation loan) high ticket size loan of commercial vehicles (LCV,SCV & 3W), Four wheeler.
* Coordinate to 92 Branches of Maharashtra State.
* Monitoring Credit appraisals and underwriting for secured (hypothecation loan) high ticket size loan of commercial vehicles (LCV,SCV & 3W), Four wheeler
* Responsible for the Product program is properly followed & the application process from login to disbursement & Collections,
* Implementation of processes and assuring Compliance from the branches.
* To decision & recommendation on loan applications within the prescribed TAT
* Creation of a quality credit portfolio through adherence to policies, credit processes & RBI guidelines
* Processing of the proposals as per TAT to ensure better time to market.
* Closely monitor competition activities and providing feedback/suggestions to the concerned teams
* Market Research and Feedback for new product launch & Feedback on credit policy based on market conditions.

**Core Competencies**

**Support Management - Client Servicing**

**Business Strategy – Making business decision Execution – Consistent Performance.**

**PROFESSIONAL EXPERIENCE**

**Shriram City Union Finance LTD**- **MAY 2012 – Jan 2016**

**Assistant Manager –Credit .**

**Responsibilities**

* Coordinate to 92 Branches of Maharashtra State.
* Monitoring Credit appraisals and underwriting for secured (hypothecation loan) high ticket size loan of commercial vehicles (LCV,SCV & 3W), Four wheeler
* Responsible for the Product program is properly followed & the application process from login to disbursement & Collections,
* Implementation of processes and assuring Compliance from the branches.
* To decision & recommendation on loan applications within the prescribed TAT
* Creation of a quality credit portfolio through adherence to policies, credit processes & RBI guidelines
* Processing of the proposals as per TAT to ensure better time to market.
* Closely monitor competition activities and providing feedback/suggestions to the concerned teams
* Market Research and Feedback for new product launch & Feedback on credit policy based on market conditions.
* All Login to till disbursement process such as login in system, KYC checks, CIBIL & internal dedupe, loan amount, customer's income surplus, LTV,EMI etc
* Monitor collection process non starters/early default/infant delinquency accounts to improve the collections efficiency.
* Personally visit the HNI clients to establish relations
* Reporting to credit manager & VP
* Preparation of MIS (Weekly, Monthly and Yearly)
* Conducting refresher training/ other trainings at regular intervals and updating the underwriting team on the process/ policy change.
* Verification of all insurance related documents as per underwriting guidelines by IRDA
* Monitor pendency and defects on daily basis
* Award a best credit officer of the year 2014

**Achievements**

* Award a best credit officer of the year 2014
* Achieved 100% RC collection through branches.
* Reduced collection arrears from 15% to 3%.

**SHRI RAM GENERAL INSURANCE CO LTD AUG 2009 –APRIL2012**

**BRANCH UNDERWRITER –CREDIT .**

**Responsibilities**

* To ensure execution of operational activity in branch performed with quality and timeline
* Timely and accurate inward of proposal and endorsement request
* Administration work including emailing, letter writing and documentation etc
* Preparing daily insurance statement and daily collection report
* Verification of all insurance documents before punching policies as per underwriting guidelines by IRDA
* Punching policies in PREMIA after satisfying the underwriting guidelines
* Processing Excess & Refund transaction PREMIA
* Processing express entries in PREMIA as per their account and transaction code at the branch level
* Handling administration activities
* Ensure all outsourced staff is regular in office timing
* Policy issuance on time and ensuring quality of document, Quality check printing and outward
* Monitor pendency and defects on daily basis
* Documents filing and storage – ensure document filing is done and stored properly
* Endorsements – (Customer request or defects), aim for zero defect culture

**Achievements**

* Successfully delivered Sales skill to the customer according to the customers need.
* Timely execution of all operational activities.
* Deliverd100 satisfied after sale services also like policy endosment solving customers querys regarding policy and IRDA norms.

**ICICI Bank Ltd., JUNE2008 – JULY 2009**

**Business Development Executive ( Wealth) (IBG - NRI Services)**

**Responsibilities**

* Designated as Business Development Executive in International Banking Group and marketed the services of the bank among NRI customers in Bandra cluster
* Appraised the customers, various schemes offered by the bank and involved in cross selling of other products and services such as Insurance, Mutual Funds, Fixed Deposits, and Home Loans etc.
* Implemented competent strategies with a view to penetrate new accounts and expand existing ones, to meet pre-determined business objectives
* Addressed various issues, queries, complaints aired by customer and resolving the same at the earliest possible time
* Explored new avenues for volume expansion growth and aggressively promoted the products for market development
* Implemented various marketing initiatives in tune with the area level business requirements
* Secured more business by executing systematic approach to investment need analysis of clients by providing comprehensive information on investing

**Achievements**

* Increased NRI CASA and FD for the entire cluster
* Increased the books size of accounts (NRI) and Term Deposits and received accolades from the higher officials
* Achieved 400% of revenue target 1.30 Cr from loans for the year 2011 -2012
* Received various Certificates of appreciation for Special achievement in Life Insurance Product.

**ACADEMIC CREDENTIALS**

* **Completed MBA in Finance** from Sikkim Manipal University (July 2012 – June 2014).
* **Bachelor of Commerce**, from Mumbai University (June 2005- March 2008)
* **Higher School Certificate**, from Mumbai Divisional Board (June 2003 - February 2005)
* **Certificate Course In Advance Operating System**, Sree Narayan Guru Institute Of Technology.Mumbai,2006

**PERSONAL DETAILS**

Date of Birth : 8th July, 1986

Languages : English, Hindi, Marathi,urdu,Arabic

Hobbies : Playing games ,Movies ,Music.