Comprehensive problem solving abilities, hardworking nature, ability to deal with people diplomatically and

+91 98848 41228 devaasir@gmail.com

 C O DEVA ASIR

**Summary**

18 Years in Banking & Non-Banking Industry ( Marketing & Sales)

*OBJECTIVE*

 Seeking a position with tremendous learning and growth potential and a work environment that offers immense opportunities to explore and innovate.

 *PERSONAL SKILL*

 Comprehensive problem solving abilities, hardworking nature, ability to deal with people diplomatically and willing to learn.

*EDUCATION QUALIFICATION*

2001– BBA , Madurai Kamarajar University

**UNIMONI FINANCIAL SERVICES LTD** ( Formally known as **UAE Exchange & Financial Services Ltd**) **CLUSTER HEAD – SOUTH TN ( JUNE 2018 TO TILL DATE)**

* Initiated over all responsible in **SBL** Sales, Credit, Collection and Cross Sell Products (Like insurance ,Gold loan ,Forex , and Tours &Travels )
* Handing 24 Branches for LAP Business
* Sales doing through direct Marketing and channel (Agents) scouring..,
* In each Branch having One BSM and 3 FSO under him, all (10 BSMs) BSMs have reporting to me
* My self-report to Zonal Head -South,

**Key Responsibility**

* Periodical Review with BSMs business, improving the sales techniques & Achieved the Target month on month with Team Support
* Conducting Periodical Review with the Teams to improvise the Sales
* Ensured 0% Delinquency on the Business and ensure the generate revenue in all products
* Coordinate with Credit team to discuss the files getting approval & Disbursement
* Coordinate with collection to discuss collection payments
* All report wants to send to supervisor
* Making sure that the branch processes are running in a smooth manner with zero flaws.
* Coordinating & liaising with head office people & Senior management.
* Coordinating legal & technical issue
* Making sure generate revenue in all products,
* Coordinate with all auditing and responsible for all issue

**KARVY FINANCIAL SERVICES LTD ( Now @ SBFC)- BRANCH MANAGER (SEP 2016 TO MAY 2018)**

* Initiated over all responsible in branch, Sales, Collection & Achieve the Revenue
* Handling Three Sales Team doing

Home Loans (HL) & Loans Against Property ( LAP) ,

Secured Business Loan (SBL) ,

Small Commercial Vehicle (SCV),

Loans Against gold (LAG ),

 INSURANCE (GI & LI) &

Collection .

**Key Responsibility**

* Periodical Review with member business, Improving the Sales Techniques & Achieved the Target month on month with Team Support
* Providing training to New Joiners on Policy & Intimating the changes in policy or whenever new policy is implemented by the Concern.
* Conducting Periodical Review with the Teams to improvise the Sales,
* Manpower Management, Monitoring, Tracking and Screening file ensuring Quality of the Business
* Ensured 0% Delinquency on the Business and ensure the Generate revenue in all products
* Co Ordinate PD (Personal desiccation) with Credit Manager & Team and get the Approval
* Focusing for disbursement with OPS Team & ensuring payment disbursements tocustomers
* MIS Tracking& try to resolve with sales team
* Collection response for 0 BUCKT case for all products with Branch & Collection Team
* Co Ordinate with collection team for Other Buck case for all products
* Regular visit and Coordinate with Show Rooms Dealer for SCV for business improve and ensuring that to getting pay out issue
* Ensuring that Gold Loan marketing with Sales Team
* Ensuring that generating leads and updating system with branch team and convey the Gold loan Business.
* Ensuring that improve Gold Loan business and customer issue handling with OPS team and Coordinating & liaising with head office people & senior management.
* Gold Auction Co Ordination with vendor for auction purpose and coordinating with Head Office People & Senior Management for Auction Gold
* Ensuring that sold Fee income product in all product for the revenue.

**Branch Operations**

* Making sure that the documentation is done properly for the customer.
* Making sure that the Gold items are appraised correctly as per process and valuation amount is found.
* Ensuring that the entries are done correctly & Timely in the system.
* Responsible for the Mortgage and SCV Loans are getting authorized in TAT
* Making sure that the branch processes are running in a smooth manner with zero flaws.
* Maintain all required MIS reports for the branch.
* Coordinating & liaising with head office people & senior management.
* Coordinating legal & technical issue
* Making sure Generate Revenue in all products,
* Coordinate with all Auditing and responsible for all issue
* Petty cash Handling

**Branch Safety & security**

* Ensuring that the Safety & Security items like Burglary Alarm & CCTV Camera are working without any problems.
* Ensuring that the escalation happens to the respective Senior Members in case of default or any problems.
* Making sure that the Due Processes are followed in case of Theft & Spurious Gold.
* **Promotion criteria: One promotion, BSM to BM**
* **Repotting: Reporting to District Manager**

**KARVY FINANCIAL SERVICES LTD - BRANCH SALES MANAGER (JUNE 2015 TO SEP 2016)**

* Initiated Sales Dept.
* Handling a Three members of the team doing LAP, Secured Business Loan (SBL), insurance (GI&LI) Prodacts & Collection

**Key Responsibility**

* + Periodical Review with member business, improving the sales techniques & Achieved the Target month on month with Team Support
	+ Providing training to new joiners on Policy & Intimating the changes in policy or whenever new policy is implemented by the Concern.
	+ Conducting Periodical Review with the Teams to improvise the Sales,
	+ Manpower management, Monitoring, Tracking and Screening file ensuring Quality of the Business
	+ Ensured 0% Delinquency on the Business and ensure the Generate revenue in all products

**ICICI BANK- HOME LOANS – HOME LOANS SENIOR COUNSELLOR (NOV 2012 TO MAY 2015)**

* Initiated Sales Dept.
* Handling a Nine Branches 10 members of the team doing Home Loans, LAP & insurance (GI&LI) Prodacts

**Key Responsibility**

* Making a detailed Analysis of the market and the process for the Home Loans & Home Equity loans
* Appoint the **DSA or Connecter** motivated them and get the business`.
* Serving the Customer is our motto, And help them to get their best affordable rates in the market and guiding them to get the best deals.
* To Train the New guys who join the my team and giving them the entire knowledge of the product ,Tips to deal with customers and reply to their Questions …
* Helping the company to get Good & Quality of profile , and make the business profitable and sustain this will help the company to grow …
* To be capable for handling all the type of customers issues and try to get the solution...
* To take care of all the process of All type of loans from the collecting the documents of income doxs and application till the final disbursements take place.

**FULLERTON INDIA CREDIT COPMANY LTD**

**SALES MANAGER –ALTERNATE CHANNAL Doing PL & Life Insurance (MAR 2011 TO OCT 2012)**

* Handling DSA & Free Lancers to promote Sales.
* Periodical Review with member business, improving the sales techniques & achieved the Target month on month with Team Support.
* Manpower management, Monitoring, Tracking and Screening files ensuring Quality of the Business.
* Ensured 0% Delinquency on the Business done.

**ICICI SECURITIES LTD- SENIOR RELATIONSHIP MANAGER- HL & LAP (JAN 2010 TO JUNE 2010)**

* Initiated Sales Dept.
* Handling a Five Branches 4 members of the team doing Home Loans & insurance (GI&LI) Prodacts

**Key Responsibility**

* Making a detailed Analysis of the market and the process for the Home Loans & Home Equity loans
* Appoint the **DSA or Connecter** motivated them and get the business`.
* Serving the Customer is our motto, And help them to get their best affordable rates in the market and guiding them to get the best deals.
* To Train the New guys who join the my team and giving them the entire knowledge of the product ,Tips to deal with customers and reply to their Questions …
* Helping the company to get Good & Quality of profile , and make the business profitable and sustain this will help the company to grow …
* To be capable for handling all the type of customers issues and try to get the solution...
* To take care of all the process of All type of loans from the collecting the documents of income doxs and application till the final disbursements take place.

**ARTHA MONEY FINANCIAL SERVICES LTD- RELATIONSHIP OFFICER –SENIOR GRADE (FEB 2009 TO DEC 2010)**

* Initiated Sales Dept.
* Handling a Two Branches 3 members of the team doing Property Search, Builder Tie-up, LAP Home Loans & Iinsurance (GI&LI) Prodacts

**Key Responsibility**

* Making a detailed Analysis of the market and the process for the Home Loans & Home Equity loans
* To Train the New guys who join the my team and giving them the entire knowledge of the product ,Tips to deal with customers and reply to their Questions …
* Helping the company to get Good & Quality of profile , and make the business profitable and sustain this will help the company to grow …
* To be capable for handling all the type of customers issues and try to get the solution...
* To take care of all the process of All type of loans from the collecting the documents of income doxs and application till the final disbursements take place
* Responsible for overall sales of the Channel, Getting Reports from Tele caller& field Executives of my team

**I- SOLUTIONS PROVIDERS (INDIA) PVT LTD –TEAM LEADER / ICICI HOME LOANS X SELL (NOV 2007 TO OCT 2008)**

**ICICI BANK- HOME LOANS – HOME LOANS SENIOR COUNSELLOR (FEB 2003 TO NOV 2007)**

**QUALITY MANAGEMENT SERVICE (DSA) AMEX CREDIT CARD- SALES EXECUTIVE (2001 TO 2002)**

**Work Knowledge** : Sales & Marketing / Coordinating Team Members.

**Qualities**  : Time Management, Discipline, Basically Hardworking, Flexible nature

 & Positive Thinking.

**HOBBIES :** Reading Books, Listening Music, Playing Basket Ball & Playing Guitar

 *ACHIEVEMENTS*

* Rewarded for the best performer in the year 2002 for highest volume in credit cards sales...(AMEX)
* Awarded for the Best Performer of selling the Insurance ICICI Prudential l insurance (Coverage of Home Loans) consistently for Four years .
* Awarded for the best performer of selling the Insurance ICICI Lombard General Insurance (coverage of Home Loans) consistently for Three years.
* Consistent performer for home loan sales achieved during the period 2007 4 Core as (Home Loan Counselor) & Based on my performance I was promoted to Team Leader during the year November 2007 and handling a team of 20 (counselor) with six branches with total volume of 15 -20 Cores ( P/M )..
* Got the Honest Counselor Appreciation Mail from the Higher Official From ICICI.
* Awarded for the Best Performer of Selling the Insurance for Fullerton India &ICICI Prudential Insurance (2011-2012)
* Awarded for the Best Performer of selling the Insurance Karvy Finance & ICICI Lombard Insurance (2015-2016) So got the Trip to Singapore, Award received from CEO – Karvy Finance & CMO ICIC Lombard Insurance.
* Awarded for the Best Performer Award received from CEO - UNIMONI (2018 )

 *AREAS OF SPECIALASATION*

* Cross sell products
* Top up loans & Balance Transfer
* Home construction loans
* Home loan purchase / Resale / New
* No Income Program for self employed only
* Home Equity Loans /residential/commercial
* Gold Loans
* Secured Business Loans
* Small Commercial Vehicles Loans
* Life Insurance & General Insurance
* Collections for All BKTs

 *AREAS OF SPECIALASATION*

 *PERSONAL PROFILE*

Father’s Name : Mr J CHELLADURAI (Rtd. Teacher)

Age : 37 Years.

Date of Birth : 31st May 1981.

Sex : Male.

Nationality : Indian.

Martial Status : Married

Languages known : Tamil & English

 *DECLARATION*

 I Here by C.O.Deva Asir acknowledge the above Information provided is True and best of my knowledge.

DATE :

PLACE : C . OSBORNE DEVA ASIR

Current CTC :- 7.5 Lac