**CURRICULUM-VITAE**

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**OBJECTIVE:-** To work with an organization that provides excellent work culture and paves the way for early assumption of responsibilities. I would like to grow with organization, contribute to it and finally rise to it decision making and strong formulating level.

**Synopsis:-**

Profit center Head with extensive experience in the financial services industry, extensive sales and distribution strategy experience for most of the products in the financial services industry.

**Specialties:-** Sales and distribution strategy, credit and risk management.

**Core competencies & Skills:-**

* Management professional with more than 12.5 Years experience in leading successful start-up and turnaround assignments in Financial Services, Major Products:- Commercial Vehicle Finance New & Use, SME Unsecured Loan, Business Loan, & Recovery of Loan.
* Proven skill-sets in Branch based business structure, Products Launch in New Markets, Business Development, Team Management, Portfolio & Customer Relationship Management, Collection strategy, and Tracking Mechanism.
* Have successfully driven and developed new business models, handled four Branches in Vidharbha Region successfully built up quality portfolio through effective relationship management skills.
* Also handled various functions like Training, Collections, Team Management, Compliance, Insurance, Audit, Branch Roll out, Customer Service etc.

**WORK EXPERIENCE:-**

**Compan Name:- Zinka logistics solution Pvt LTD(Blackbuck)**

**Designation. :- Area Supply Officer.**

**Period. :- 1st Sept,2017 To Till Date**

**Job profile:-**

\*Driving business Supply Chains in Vidhabha, MP, CG, Orisa,Ranchi..

\*Empanels the Fleet Owner and completion of their paper works for audit purpose.

\*Follow-up & Maintained relationship with Fleet Owners & Transporters for Transport purpose in supply chain.

\*trained & monitored Executives teem Day to Day Basis

\*Built strong relationships and provided high value-adding services.

**WORK EXPERIENCE:-**

**Company- MAS Financial Services Ltd.**

Designation :- Area Sales Manager

Period :- 25 Aug.2016 To. 25 April 2017

**JOB PROFILE :-**

* Driving business of all financial Products:-SME Loan, Working Capital Loan, Commercial vehicle Loan use/new.
* Empanal of DSA and completion of their paper works for audit purpose.
* Follow-up & Maintained relationship with Automobiles Dealers for SME working capital Business Loan & & Auto Loan.
* Managing P&L of the Business Unit BU(Cost Center Head)
* Portfolio Management through unique Risk Reward-Relationship Management.
* Managing Revenue Generation, Risk and Recovery of the branches through various Bkt.
* Revenue Generation through Fee based income.
* Training and Building of Direct Sales Team for scaling business in Retail & Commercial Business.
* Ensure proper documentation and paper work to bring in sales under policy & guidelines.
* Co-ordination with Internal Audit to ensure process complianc.
* Liasoning with the Product & Policy Teams for development.

**ACHIEVEMENT:-**

* Achieved highest Login and apruawal Amount​ 5.7 Cr.

**anization, contribute to it and finally rise to it decision making and strong formulating level.assumptWORK EXPERIENCE:-**

Company Name**:- Nangia Motors.(Dealer TATA Motors Ltd.)**

Designation :- Sales Manager(DSM)

Period :- 1st April.2012 To 15 Aug.2016.

**JOB PROFILE**

* Sale of TATA Commercial vehicle Like TATA Winger, Magic, Venture, Buses, 207, 407, etc.
* Hired, trained, monitored 8 Salesmen for achieve given targets in Our Territory.
* Built strong client relationships and provided high value-adding services.
* For achieving target Arranged Loan Mela, Road Show, Exchange offer, Customer Meet, Demo activity etc.
* Arranged Special activity for Schools, Colleges, Hospitals, Tours & Travels, Private Companies & Governments Department.
* Maintained relationship with Financers & Bank Managers
* Maintained vehicle inventory, Sales report, & market share of Tata motors.

**ACHIEVEMENT:-**

* Three Times Sold more than 14 Vehicles in one month individual Basis.
* Achieve best sales teem award more than 5 Times.
* TATA LCV Product Top seller in Maharashtra 2014-2015.

**WORK EXPERIENCE:-**

Company Name:- **MAS Financial Services Ltd.**

Designation :- Sales Manager

Period :- 1ST Jan.2010 To 31 Aug 2011

**JOB PROFILE:-**

* Developed and implemented marketing strategy for newly launched product lines.
* Responsible for hiring and training a high performance team.
* Achieved strong revenue and income growth.
* Leading a Team of 5 FOs at various Dealership Point.
* Follow-up & Maintained relationship with DSA for New & Use Vehicle Loan.
* Monitoring the TAT & Delivering the Payment.
* Co-ordination with Collection Manager & Agencies.
* Maintain relationship with Automobile Dealers for getting leads directly from them.
* Ensure proper documentation and paper work to bring in sales under policy & guidelines.
* Monitoring Inventory Funding & Trade advance.

**ACHIEVEMENT:-**

* Pan India top in branch business from March 2010 to July2010 and Oct 2010 to Jan2011.
* Achieved highest disbursal Branch in Commercial Vehicle in 2011.

**WORK EXPERIENCE:-**

Company Name:- **INDUSIND BANK LTD.**

Designation :- Team Leader

Period :- 1ST April.2008 To 31st Nov. 2009.

**JOB PROFILE:-**

* Developed Successfully Two Wheeler & Commercial Vehicle product lines in Bhandara Dist.
* Responsible for training a high performance team.
* Leading a Team of 4 FOs at various Dealership Point for Two Wheeler & Commercial Vehicle.
* Follow-up & Maintained relationship with Automobile Dealers & DSA for New/Use Vehicle Loan.
* Monitoring the TAT & Delivering the Payment on time.
* Recovery the Payment of various Bkt. in given area.
* Verification of the documents given by the customer.
* Ensure proper documentation and paper work to bring in sales under policy & guidelines.

**ACHIEVEMENT:-**

* Developed Successfully Two Wheeler & Commercial Vehicle product lines in Bhandara Dist.

**WORK EXPERIENCE:-**

Company Name:- **Unnati Motors.(Mahindra & Mahindra Ltd)**

Designation :- Sales Executive(DSE)

Period :- 1st April.2007 To 31st March.2008.

**JOB PROFILE:-**

* Responsible for product knowledge Mahindra Maxx Pick-up, Bolero Pick-up, Maxi Truck, Bolero

& Maxx Passenger Vehicle Segment & its Features.

* Develop prospect from current commercial customers, Referral leads, Sales or Trades meetings.
* Provide excellent customer services, Positive feed-back of CSI (Customer Satisfaction Surveys)
* were consistently at 100%.
* Top 3 in Dealership Sales in monthly.
* Manage per-delivery inspections, Deliveries to customer and after sales-service.
* Consistently exceeded challenging sales objectives.

ACHIEVEMENT:-

* Build Strong relation and sold more than 5 vehicles Same customer.
* Best salesman award in Mahindra Great Maratha Annual Award in 2008.

**WORK EXPERIENCE:-**

Company Name:- **provincial Automobile Pvt. Ltd(Mahindra & Mahindra Ltd)**

Designation :- Sales Executive (DSE)

Period :- 1st April.2006 To 31st March.2007.

**JOB PROFILE:-**

* responsible for product knowledge Mahindra Maxx Pick-up, Bolero Pick-up, Maxi Truck, Bolero & Maxx Passenger Vehicle Segment & its Features.
* Develop prospect from current commercial customers, Referral leads, Sales or Trades meetings.
* Provide excellent customer services, Positive feed-back of CSI (Customer Satisfaction Surveys) .
* Manage per-delivery inspections, Deliveries to customer and after sales-service.
* Consistently exceeded challenging sales objectives.

**ACADEMIA:-**

* B.Com from Kanpur University in 2005.
* HSC from Nagpur Board in 1999.
* SSC from Nagpur Board in 1997.
* Computer Diploma in Office Automation & Financial Accounting.
* Diploma in Computer Management & System.
* English Typing 40wpm.

**PERSONAL DETAILS:-**

Date of Birth :- 28th Jun.1980.

Nationality :- Indian.

Marital Status :-Married.

Hobbies :- Reading News Paper, Watching TV, Bike Riding.

Language Known :-Marathi, Hindi, English.

(Kishor Ramchandra Bighane)