

Sunil Misra

+91 9914922022

Email: - sunilmishrablz@gmail.com

Career Objective

Seeking a challenging opportunity in a senior managerial position offering to shoulder wider responsibilities in a fast paced environment of the financial services sector.

Career Synopsis

- ☞ Creative, Passionate, Dynamic, Motivated, personable business professional with multiple college degrees and successful track record with rich **experience in Sales ,Collection ,Credit Management, Business Development and Client Relationship Management and Team Management** in the Financial Service sector.
 - ☞ Currently designated as Hub Manager (Sr Executive) - Mandi- SV Vertical in **Hinduja Leyland Finance Ltd.**
 - ☞ Experienced in handling Sales, Credit, Disbursal and Collections for various purposes.
 - ☞ Adroit in implementing systems / procedures with proven ability to achieve financial discipline & achieve profitability.
 - ☞ Team based management style with abilities in creating conducive environment to work.
 - ☞ Detail oriented with an analytical bent of mind and a positive attitude.
 - ☞ Excellent communication, organizational and interpersonal skills help to perform task under any circumstance and achieve the success.
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PROFESSIONAL EXPERIENCE

Presently working: - Hinduja Leyland Finance Ltd.

Designation – Hub Manager (Sr Executive) Mandi

Place of posting- Mandi (Punjab & HP) (Since Jun 2018 to till date)

Job responsibilities

- ⇒ Responsible for business of Commercial and personal vehicles (Car, SCV, LCV, MUV Vertical) Business and Collection- maintaining lowest delinquency, Ensuring Profitability.
- ⇒ Team handling experience of 7 locations, 6 branch managers, 21 Sales Executives, 16 Collection Executives, Total team of 44 persons
- ⇒ Sales and Collection of Commercial and personal vehicles (Car, SCV, LCV, MUV Vertical)
- ⇒ Visit Dealerships and DMAs for generating leads for the business with new tie-ups.
- ⇒ Day to day dealing with Existing and New Clients in the branches
- ⇒ Check credibility of customers to know their eligibility for loan through FI and TVR (Field Investigation and Tele verification)
- ⇒ Controlling delinquency ratio by solving non-starters, EWS- Early warning signals, early default cases, expired cases, soft bucket and Hard Bucket cases.
- ⇒ Mainly Focused on NPAs of more than 90 days
- ⇒ Repossess the vehicle through own or repo agents
- ⇒ Maintain credit policies of the company and their norms
- ⇒ Maintaining Relationship with the Dealers, Manufacturers and Existing Customers for future Business prospects.
- ⇒ Achieving the Business target with proper co-ordination with Sales Team.
- ⇒ Focusing to increase the Rate & Fee Income.
- ⇒ Time to time giving Trade Advance to dealers for future business conversion.
- ⇒ Looking after Motor Insurance Business & Cross sell penetration for increasing profitability of Branch/HUB & State.
- ⇒ Getting Profitable and Quality volumes for the business.
- ⇒ Managing good business relations with manufacturers and dealers to get best deal in terms of credit days and subvention.
- ⇒ Looking after recovery of all the collection buckets including legal.
- ⇒ Developing promotional strategy for entire range of products like New Assets, Refinance and Top-up etc.
- ⇒ Ensuring the portfolio quality.
- ⇒ Client Servicing and handling all issues relating to sales, credit and collections.
- ⇒ Maintaining Relationship with the Dealers, Manufacturers and Existing Customers for future Business prospects.
- ⇒ Motivating collection team for team work to achieve the set targets in resolution.
- ⇒ Closely Monitoring the Non – Starters & Early Default.
- ⇒ Major focus on Soft bucket collection that is X, 31-60, 61-90 & closely monitoring NPA cases.
- ⇒ Timely repossession of assets & Liquidation of Repossessed stock with minimum losses.
- ⇒ Assisting for Legal Issues in Loss on sale and Bad debts.
- ⇒ Managing process, system & performance.

EDUCATION

- PGDM (MBA)- Finance & Marketing, Jaipuria Institute of Management, Noida 2018
- B.Com- Punjabi University Patiala 69% 2016
- Higher Secondary Schooling- Manu Vatika Day Boarding School,Bathinda 62% 2013
- Secondary Schooling- Manu Vatika Day Boarding School, Bathinda 72%2011

Personal Courses:-

- Certificate of appreciation for finalist in finance and Investment convention 2017 at 2017
- Amity University, Noida
- Certificate of Excellence in best presentation contest in Marketing Management 2017
- Certificate of outstanding performance from Birla Sun life Insurance Company LTD. 2017
- Tally ERP 9 ISO 9001:2008 Certified (Duration 3 month) from LPU 2013
- Master Diploma in Computer Information & System Management (Duration 15 Months) 2012

DECLARATION :-

All the above mentioned information is true and correct to the best of my personal knowledge and belief

Yours faithfully

(Sunil Misra)