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## **Curriculum Vitae**

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| **Ratheesh Kannan**  **Address:** B-25/A TGRI EXTN. Khanpur  New Delhi 110062  **Mobile:** 9811512672  **E-Mail:** ratheeshkannan2003@gmail.com **Personal Details** DOB: 30-05-1983  **Hobbies:** Listening to the Music, Playing Cricket and Travelling. | **Work Experience**  **- 12 Years + experience in client acquisition in SME and MSME with Financial Industry.**  **- 9 Years + experience in Team handling, Training, Quality, Customer Service.**  **Manager (LAP)**  **Anand Rathi Global Finance Ltd**  **(March 2020 – TILL DATE)**  ***Role and Responsibilities.***   * Looking after the sale of Loan against Property and Housing Loans. * Manage the sales team of LAP for sales growth and revenue enhancement * Shall be responsible in developing relationship & business generation. * Achieving the financial targets of the Team. * Shall be responsible for sourcing, servicing, and login the business. * Creation of relationships (with RCPs and clients) and ensure smooth servicing and operations. * Shall be responsible to service the client.   **Branch Sales Manager (LAP)**  **Dewan Housing Finance Corporation Ltd.**  **(Jan 08 2018 - March 2020)**  ***Role and Responsibilities.***   * Looking after the sale of Loan against Property and Housing Loan. * Manage the sales team of LAP and HL for sales growth and revenue enhancement * Shall be responsible in developing relationship & business generation. * Achieving the financial targets of the Team. * Shall be responsible for sourcing, servicing, and login the business. * Creation of relationships (with RCPs and clients) and ensure smooth servicing and operations. * Shall be responsible to service the client.   **Territory Sales Manager (MSME)**  **Janalakshmi Financial Services Ltd.**  **(May 17, 2015 - Dec-2017)**  ***Role and Responsibilities.***   * Looking after the sale of Business loans, Loan against Property, purchase cases and super Nano Product. * Shall be responsible in developing relationship & business generation. * Achieving the financial targets of the Team. * Shall be responsible for sourcing, servicing, and login the business. * Creation of relationships (with RCPs and clients) and ensure smooth servicing and operations. * Shall be responsible to service the client. * Handling a team of 6-7 people.     **Deputy Manager (Location Incharge-Ghaziabad)**  **Intec Capital Ltd.**  **(From Sep 14 to May 2015).**  ***Role and Responsibilities.***   * Looking after the sale of Machine loans, Business loans and Loan against Property. * Shall be responsible in developing relationship & business generation. * Achieving the financial targets of the Team. * Shall be responsible for sourcing, servicing, and login the business. * Creation of relationships (with vendor and client) and ensure smooth servicing and operations. * Shall be responsible for Overdue Collections & Revenue generation process. * Shall be responsible to service the client. * Handling a team of 3-4 people.   **Branch Manager**  **Capital First Ltd.**  **(From May 13 to Sep 14)**  ***Role and Responsibilities.***   * Bearing the all Branch handling duties. * Monitoring gold appraisal for Lending money process * Responsible for the Branch Business Targets & Service * Monitoring and verifying of daily and monthly reports for head office. * Maintain good business relations with all customers. * Handling of daily branch expenses and activities. * Looking after the sale of Company’s various Products like Gold Loan, Business loan, LAP, HL, property services and Life Insurance etc.   **Branch Manager**  IIFL (India Infoline Finance Ltd)  **(From June-11 to apr 13)**  ***Role and Responsibilities.***   * Bearing the all Branch handling duties. * Monitoring gold appraisal for Lending money process * Gold Appraising/gold checking/gold testing and sanction of loan against gold. * Preparation of daily and monthly reports for head office. * Maintain relations with all customers. * Handling of daily branch expenses and activities. * Handling of cash and valuable gold ornaments. * Looking after the sale of Company’s various Products like Gold Loan, Life Insurance, Mutual funds, NFOs, Home loans, Medical equipment loans etc.   Team Member (Home Loan Dept)  **Bank Of America**  **(From Nov-10 to May-11)**  ***Role and Responsibilities.***   * Updating Delinquent, current and Foreclosure Loan Info through contacting the Attorneys and other mortgage banks in the USA. * Update the loan info (Home Loan) with 100% accuracy.   **Accountant cum Branch In Charge**  MUTHOOT FINANCE LTD, AMBALA Branch  **(From June 2005 to Oct 2010)**  ***Role and Responsibilities.***   * Looking after the smooth branch functioning * Responsible for all administrative activities. * Planning of Marketing activities like Enhancement in brand image, Capturing good business by doing economical marketing activities but it should be very effective. * Looking after the sale of Company’s various Products like Gold Loan (Primary Product) Money Transfer, Life Insurance, and Gold Bonds (Like FD in the banks). * Responsible for monitoring recovery part, which includes recovery of Loans. * Over achieved target given by the company. Got the appraisal for that only after six months of joining the company. * Preparation of all accounting related works like Voucher entry, ledger posting, Salary preparation, TDS, Bank Reconciliation Statements, monthly reports etc. * Cashier.   **Educational Qualification**   * B.com from Calicut University, Kerala (India) in 2003. * Pre-Degree (Commerce) from Calicut University, Kerala (India) in 2000, . * SSLC from Kerala State Board in 1998.  |  | | --- | | **Other Achievements:** |  * Won the top second award in district competition in Type writing speed (Lower-English).   **Date: . (Ratheesh Kannan)** |