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## **Curriculum Vitae**

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| **Ratheesh Kannan** **Address:**B-25/A TGRI EXTN. KhanpurNew 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.

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| **Other Achievements:** |

* Won the top second award in district competition in Type writing speed (Lower-English).

**Date: . (Ratheesh Kannan)** |