

A result-oriented Operations Professional with proven abilities in strategic planning, managing projects, improving operations efficiency, team development and detailing project information to determine effective processes for operations. Skilled in strategizing and leading cross-functional teams and making accurate decisions based on analytical strengths. Bringing in leadership, business acumen and commitment capabilities to deliver exceptional results.

### Core Competencies

Project Management	Strategic Planning & Execution	Process Improvement	Customer Management
Client Relationship	Recovery Portfolio Management	Stakeholders Engagement	Strong Negotiation Skills
Credit History Analysis	Disbursement & Documentation	Training & Development	Effective Communication
Risk Assessment	Performance Management	Recovery and Collection	People Development

### Professional Summary

- Versatile professional with organizational, communication, writing and timelines. Strong skills in manpower welfare schemes, employee relations, grievance handling and disciplinary matters
- Earned 3 quick promotions and promoted as Deputy Zonal Manager for exceptional performance and team management
- Successfully increased team size (from 7 members to 16) for handling operations across locations (4) for the company
- Managed to disburse of INR 180+ Crore in assigned locations for Sustainable Agro Commercial Finance Limited
- Launched attractive incentive plans to boost morale of the team member after covid-19 pandemic
- Strong knowledge of preparing presentations, designing spreadsheets, slide shows, charts, graphs and other documentation for different purposes
- Maintained & fostered professional collaborative relations with all business leaders and decision makers of organizations

### Organizational Work Experience

#### AU Small Finance Bank, Aurangabad

June 2023 - Present

##### Cluster Sales Manager

- Looking after day-to-day operations and guidance sales team to sell Agriculture Loans, (**Secured loan:** Term Loan, Farmer producer company business, Micro LAP, Agri. Business, Agri. Equipment Finance, Polyhouse & greenhouse finance **Unsecured loan:** FPO, Cattle loan, Govt Schemes i.e. CGFMU & PMFME) for Aurangabad, Parbhani, Nanded, Latur, Jalna, Beed, and Ahmadnagar district.
- Conducting daily/Weekly/ monthly basis review & training with sales & credit team for review & discussion for Policy & process for hurdle free process and improve the quality of portfolio
- Looking to end-to-end process of logged loan application, starting from file login to amount disbursal. Monitoring of Portfolio visit cases after disbursement & prepare the action plan for delinquent cases
- Recruitment of 16 relevant Agri loan based RMs for 7 districts for self-sourcing business.
- Study of rural area market & analysis the district wise potential area for business.
- Consistent performance in sales & recovery as well as maintain healthy portfolio.

#### Sustainable Agro Commercial Finance Limited, Parbhani

January 2013 – May 2023

##### Deputy Zonal Manager

- Looking after day to day operations and guidance sales team to sell Agriculture Loans, (**Secured loan:** Term Loan, Agri. Business, Agri. Equipment Finance, Polyhouse & greenhouse finance, LAP, Micro LAP, **Unsecured loan:** Third party tie-up with Sugar factory, Two Wheeler and Personal Loans) for Parbhani, Nanded, Latur and Hingoli
- Responsible for evaluating creditworthiness of applicants by documents authentication provided by customer and checking credit history with help of various tools provided by banks including CFR, CERSAI and based on available data approving/ rejecting for further procedure
- DSA channel handling for LAP/Micro LAP as well as co-ordination with Jain irrigation dealers for Agri. Business.
- Co-ordination with empaneled agencies and vendors to ensure lending procedures comply with regulations, maintaining TAT for getting report from them without compromising policy & Process
- Conducting Review & Training with Branch business team for review & discussion for Policy & process for hurdle free process and improve the quality of portfolio
- Maintaining and Circulate the MIS with Business/ Collections/ RCU for monitoring of ABND, Pendency and Deferrals Approval or Rejections Rates. Monitoring loan payments and bad debts.
- Looking to end-to-end process of logged loan application, starting from file login to amount disbursal. Monitoring of Portfolio visit cases after disbursement & Prepare the action plan for delinquent cases
- Regular visits to district/ taluka agriculture officer for getting information of new government schemes of Agri department as like. POCRA, MAHADBT as well as other farmer related schemes.

**Executive 2**

- Explained to customers the different types of micro finance loans and credit options that are available, as well as the terms of those services. Develop and analyze all types of credit information
- Interviewed loan applicants & analyze financial data in order to determine the creditworthiness of prospective borrowers
- Collected and analyzed information which reflected the financial condition of existing loans through direct inspection, review of interim financial reports, personal interview, and various other methods
- Combined agricultural and business knowledge with an in-depth understanding of each customer's current financial position in order to provide innovative and workable alternatives to solve problems the customer faces in their ongoing farming operations. Ensured all files were maintained in a secure environment to protect borrowers' data
- Monitored loan repayment activities and take necessary action to collect on past-due accounts. Develop new business by contacting prospective customers and cross-selling bank services
- Evaluated the risk in loan transactions and assign a probability of default and loss given default. Managed and grew existing loan portfolios. Participated in community and industry events and training as scheduled by the supervisor
- Prepared credit analysis on assigned portfolio directly or through the use of a credit analyst

**Reliance Life Science, Parbhani****May 2007 – December 2007****Taluka Coordinator**

- Appraisal of business proposals for financial support
- Managed a healthy and diversified portfolio for meeting 100% target and recovery, focusing more on target customers like economically underprivileged men and women
- Looked after recruitment of Field Associates also handled monitoring, counseling, guiding and motivating Field Associates and colleagues for better performance. Planning training and induction for newly recruited
- Area survey for new opening of business, preparing business plan for the unit along with the team. Planning for disbursement, recovery and fund indenting
- Maintained better co-ordination between field and upper management. Maintaining 100% on time recovery rate

**Education**

- Master of Science in Agriculture with 81.11% from MAU, Parbhani in 2009
- Bachelor of Science in Agriculture with 72.27% from MAU, Parbhani in 2007
- Higher Secondary School with 63% from Aurangabad Board in 2002

**Extra-Curricular Activities**

- Successfully completed NSS camp as a group leader at Navagarh, Dist. Parbhani, in 2006
- Passed the D.O.E.A.C.C. computer course with 'B' grade
- Completed the MS-Office and Internet course

**Research Work**

- Presented OUT LINE OF RESEARCH WORK (ORW) PRESENTATION on "Assessment of quality of irrigation water from Latur tahsil" at Marathwada Agriculture University, Parbhani
- Presented SEMINAR on "Assessment of quality of irrigation water" in College of Agriculture, Latur
- Project submitted on "Assessment of quality of irrigation water from Latur tahsil" at Department of Soil Science and Agricultural Chemistry, College of Agriculture, Latur. Objective of Research work
  1. To determine the salinity of irrigation water from Latur tahsil
  2. To find out the concentration of cations and anions in water
  3. To judge the suitability of water for irrigation purpose
  4. Categorization of irrigation water based on quality

**Projects Overtaken**

**Title :** Rural Agricultural Work Experience 22 Weeks (During B.Sc Agri) Working with Farmer and give knowledge about new technology of Farming.

**Personal Details**

Date of Birth : 19th May 1984

Languages Known : English, Hindi and Marathi

Address : House No. - 87, Swapnapurti Niwas, Khanapur Nagar, Pingali road, Parbhani – 431401

Date :

Place :