

Mukul Swaraj

Sales Manager



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Business-driven Relationship Manager always finding successful ways to acquire new clients and foster lucrative relationships. A determined leader with over 4.5 years of assisting clients with financial planning processes and assessing financial data. Offering dynamic collaboration and decision-making skills.



Skills

Service support

Customer portfolio management



New business generation



Relationship building and management



Financial services



Risk management



Product knowledge



Strategic selling



Business Development



Strategic alliances



Work History

2021-09 - Current

Sales Manager

Hero Fincorp Limited, Pune, Maharashtra

- Supply Chain Finance, Strategic Business, Working Capital Loan/Inventory Finance, Vendor Finance to corporates and mid-corporates.
- Dealing with corporates of IT Industry, Automobiles, Steel and Aluminum, Building Materials, Petroleum and Energy.
- Communicating regularly with clients to understand needs, evaluate current product use.

2019-10 – 2021-08

Relationship Manager

TVS Credit Services Limited, Pune, Maharashtra

- Supply Chain Finance, Strategic Business, Working Capital Loan/Inventory Finance, Vendor Finance to mid corporate. Handling key accounts of 15+Cr
- Worked with Operations and Credit departments to facilitate communication and deliver personalized solutions to customers.
- Monitored issues carefully and reached out to customers to provide immediate resolution and maintain satisfaction.
- Communicated regularly with clients to understand needs, evaluate current product use and cross-sell new products
- Assessed client satisfaction throughout credit management process by soliciting customer feedback.
- Developed and cultivated lucrative relationships with both new and existing clients through effective communication and exemplary interpersonal skills.
- Educated clients on available technological tools, enabling development and implementation of solutions to achieve personal financial goals.
- Supported end-to-end credit management process, submitted complete loan documentation and supported credit originations for credit compliance.
- Planned portfolio solutions after carefully analyzing clients' financial health and future requirements.

2019-04 - 2019-09

Sales Manager

Capital Float - Unsecured Business Loan, Pune, Maharashtra

- Sourcing Business for multiple Asset products through Internal Team & Channel Partners. Responsible for end-to-end process on lead generation to its closure through team.
- Preparing detailed business reports, Screening the clients profile and financials against any risk, involving financial / Reputational losses for our organization.
- Strict Monitoring of the portfolio to ensure smooth performance and to keep close track on defaulters to ensure minimum NPA %.
- Developed innovative marketing campaigns to increase engagement with target demographic and drive brand exposure.
- Developed value-added solutions and approaches by leveraging trends in customer marketplaces and industries.

2018-05 - 2019-03

Portfolio Manager

Capital Float, Pune, Maharashtra

- Handling collection buckets for improvisation and resolution in 30+, 90+ and write off recoveries.
- Detailed analysis of the portfolio for better resolution month on month, against any risk, for the organization.
- Strict Monitoring of the portfolio to ensure smooth performance, less delinquency, to keep close track on defaulters to ensure minimum 30+% and NPA %.

2017-05 - 2018-04

Portfolio Officer

Capital Float, Pune, Maharashtra

- Detailed analysis of the portfolio for better resolution by month on month. Screening the clients profile and financials against any risk, with credit team.
- Managed multiple collection for all products in multiple locations (Pune, Madhya Pradesh, Nashik).
- Regular meetings with clients to formulate strategies and deepening the relationship further for detailed feedbacks and replenishment of the portfolio for better resolution in all buckets and products, including cross selling of products.



Education

2013-01 - 2017-01

Bachelors of Business Management: International Business

MITSOM College, University of Pune



Additional Information

- AWARDS AND RECOGNITION , Awarded as the best performer in West region on February 2018