

CURRICULUMVITAE

Devi Prasad Sahu

AT+ post-Kathotiya

Tehsil-Sahpura

Dis.- Dindori M.P.

Pin code-481672

Mob. No. 8839199266

Email;-devisahu2721@gmail.com



CAREER OBJECTIVE :-

To enhance and develop further knowledge, in challenging position in Order to attain Professional satisfaction and achieve career goal.

To benefit my hard work, dedication and to benefit myself by significant knowledge

PROFESSIONAL EDUCATION :-

.

Indian institute of banking and finance (IIBF)

EDUCATIONAL PROFIL :-

HIGHER SECONDARY:- High secondary 2nd division from M.P Board in year 2008.

HIGH SCHOOL:- High School, 2nd division from M.P Board Bhopal in year 2005.

Graduation:- Maharishi Mahesh Yogi Vedic University ; - B.A. -2020. (Public administration - BA)

Background:

good experience. Preferred NBFC/MFI sales and collection

NPA collection specially focus

Language: Hindi, English and local language and chhattisgarhi

Should have good knowledge in MS excel and advance excel

EXPERIENCE PROFILE:-

(1) Share Microfin Limited.Role -Senior Branch Managers.JLG-Experience 8.years Date of Joining 04/07/2008 to Date of Resignation 05/09/2016

location - jabalpur -patan-chhindwara-parasia-sousar-pandurna-seoni-chhapara.

skill -

1. Leadership and team management
2. Financial acumen and management
3. Customer relations and business development
4. Communication and interpersonal skills
5. Sales, Collection, Handling Target
6. People Development & Customer Identification & Acquisition Objection & Grievance
8. achievement of disbursement targets with minimum delinquency. Identifying Joint liability Groups & disbursed loans, to suit the target customers and geographies
- 9 JLG lending and microfinance; strong leadership and monitoring
10. Achieve branch business targets in JLG lending. Lead and monitor field teams. Ensure high repayment rates and portfolio quality. Support BM in achieving targets and supervising field activities. Monitor collections, group formation, and loan utilization.

(2) Grameen-koota Financial Services Pvt. Ltd. SBM- JLG experience 1 year , Date of Joining 14/09/2016 Resignation-6-06-2017

location - baladhat district - waraseoni

skill- & Job Responsibility:--

This position is responsible for achieving branch targets of outreach, portfolio quality and portfolio disbursement on a monthly basis, through a team of Kendra managers.

This position is responsible for maintaining controls and compliances of the branch.

This position is also responsible for overall administration and upkeep of the branch.

Roles and Responsibilities: & Operations:-

1. Achieve branch targets of outreach, portfolio volume and portfolio quality for

both existing and new products and services as per agreed targets month on month.

2. Maintain and ensure retention of clients on a month on month basis
3. Plan monthly disbursements at the branch to ensure standards of idol cash are maintained as per the limits set for the branch
4. Comply with accounting processes to manage and handle cash at the branch as per established norms
5. Monitor and maintain expenditure within the established limits at the branch level
6. Implement audit compliance procedures and checks at the branch at the required frequency
7. Coordinate new member/ group visits (for re interview) after KMs completing the CGTs
8. Ensure preparation and submission of all documents and reports as per agreed timelines
9. Monitoring of the existing Kendra' s on quarterly basis under the branch.
10. Ensuring the smooth completion of Audit process of the branch.
11. Ensuring recovery of overdue amounts under the branch.
12. Conducting the social development activity at the branch.

People:

Identify the location, space and procure infrastructure for the new branch and set-up the infrastructure for the branch with the support the regional Admin Manager

Monitor and ensure branch requirements in terms of stationary, supplies etc are adequate and general upkeep is maintained month on month

BSS Microfinance Ltd. - bckota Mahindra Bank - Role - State Head - sales and collection

Date of Joining 03-07-2017 to 19-07-2025

location - (madhyapradesh 60 branches) (chhattisgarh 20+ branch) (Uttarpradesh-west) (Maharashtra - Nagpur only)

1.--BSS-Assis zonal manager - operation & business- 1 year mp state

portfolio 32 crore team handling 35 & branches manage 04

**2.--BSS- Zonal manager - operation & business & collection - 3 years mp
state - 31+29 branch handling portfolio - 350+ crore team handling 300 people**

**3.--BSS- State Head-Business - operation (sales and collection)- 4 Years Chhattisgarh State
(20+ branch handling portfolio 100 crore - team handling 170+ people)**

state head - SKILLS: & My Responsibilities In the Office: -

Daily verifications;-

Administrative Responsibilities;

Monitoring & Analysis;-

H.R and Training;-

Planning & Business Target;-

Behavioral aspects;-

Managerial responsibilities;-

General responsibilities;-

Business Development & expansion

Portfolio and Risk Management

Monitoring and Quality Control

Regional and Zonal Team Management

Collection 30+ & NPA 90+ hard bucket collection

strategic Planning, Branch Operations,

Sales and Team Management.

Sales and Business Development

Strategic Planning:

Operational Management:

Relationship and leadership skills.

credit analysis and followup

Responsibility -Zonal manager- bss microfinance Limited

1.Managing Area Managers

2.Driving new business development through new accounts

Regularly reporting on sales activity

3.Developing and mentoring new Sales team

4. Conducting regular sales & collection meetings

jobdescription-

1. To ensure the achievement of disbursement targets with minimum delinquency
2. Identifying Joint liability Groups & disbursed loans, to suit the target customers and geographies.
3. Enabling business growth by developing and managing a teams across assigned territories for deeper market penetration and reach.
4. Assess potential client base and product acceptability in new regions, areas & opportunities for geographical expansion of operational areas.
5. Disbursement, repayment and delinquency management, achieving daily/weekly collection targets
6. Makes a close follow up of the disbursed loans, especially of the ones not paying on time.
7. Undertake regular field visits, Centre Meeting and loan applicants
8. Maintaining portfolio quality by tracking & controlling Normal dues, Nonstarters, Delinquency, & Frauds.
9. Build strong client relationships both internally and externally and build a strong brand identification with potential customers.
10. Ensuring weekly/daily meetings & visit to center
11. Basic understanding about Microfinance business and JLG model work would be preferred

Job Role and Responsibility - StareHead-bssmicrofinance Limited

A. Business Development & expansion

1. Ensures identifications of the potential regions /areas for expansion of business in a zone
2. Ensures potential client base and product acceptability in new region / areas
3. Assesses opportunities for geographic expansion of operational area and setting up of new Region(s)
4. Ensures business growth and diversity of products in the zone as per

business plan

5. Analyzes productivity, efficiency gaps of regions and areas and plug the same

B. Portfolio and Risk Management

1. Ensures RH is taking preventive and curative measures in the region to maintain high quality portfolio

2. Ensures rules and norms of the company related to HR, Admin, training are adhered strictly in pursuit of the risk management and defined process

3. Assisting the Business Head in formulating the strategies regarding portfolio and risk management in the region

C. Monitoring and Quality Control

1. Ensures rules and norms of the company are adhered strictly in pursuit of business growth in the zone

2. Visits Regions and field to observe field activities to ensure these processes are followed in compliance of the operational policy and procedure in the region

3. Reviews MIS and bank transactions to check and ensure accuracy

4. Closing the audit actions of the critical cases in the Zonal level

5. Guiding RH, Zonal HR, IT, Training & Admin to accomplish their work as per defined policy and process

6. Overseeing the functioning of the Zonal and Regional offices

D. Regional and Zonal Team Management

1. Provides guidance and training to ZO staff and Regional Managers

2. Provides feedback to the ZO staff and the Regional Managers to improve performance

3. Resolves internal conflicts at ZO level and also within the Regions

4. Helps Regional Managers with support of Zonal HR in identifying star performers and the low performers in the zone & region.

5. Guiding and training HR in recruitment and training of new employees at ROS

E. Public relations

1. Develops rapport with other MFIs in the Zone, attends meetings convened by sectoral platforms like MFIN, Sa-dhan, etc.

3. JOB SUMMARY

Zonal managers is responsible for Business of 3-4 area , each Zone comprising of 10-12 branches. The position will work closely with the Senior Management to drive.

Growth & Quality of portfolio, keeping profitability of the area /Zone as the topmost priority.

Managing growth plans for the area /zone, overseeing the functioning of the Zonal Office with HR,Admin, Training.

Customer acquisition & retention complying Process and Regulatory requirement.

Working closely with functions like Risk, Credit & Audit and support functions at Head Office (Finance, HR, Administration, IT etc.) as well as external stakeholders to support achievement of vision and mission of the organization.

SUMMARY :-

A dynamic professional with more than 17 years' experience in Microfinance sales & collection , and NPA 90 hard bucket collection ,strategic Planning, Branch Operations,Business Development, Sales and Team Management.

An effective communicator with good presentation, negotiation, relationship and leadership skills.

Specialties: Microfinance, Sales & Business Development ~ Relationship Management.

Working closely with Microfinance product development team

Successfully organised centre leader meeting at Bilaspur, around 500 centre leader attended they were representative of more than 10000 loan clients.

Awareness program digital fraud , Ring Leader & Fraud calls & RBI Rules and Regulations

POSITIVE SIDE :-

Helping nature.

I am very patient and polite person with ability to work smart.

I am always ready to accept challenges and rate myself very sociable.

Eyes on detail, Energetic, Feel motivated with the wide range of responsibilities.

PERSONAL PROFILE:-

Name	Devi Prasad Sahu
Father Name	Lt. Kunwar Lal Sahu
Mother Name	Kushmasahu
Sex	Male
Marital Status	married
Date of Birth	17/01/1988.
Nationality	Indian.
Language known	English (General) Hindi,
Hobbies	Playing Cricket, Football, Ceram,

DECLARATION:-

I hereby declare that all above information is true and correct to best of my knowledge and belief.

Date:

Place: KATHOTIYA {M.P.}

[DEVI PRASAD SAHU]