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# Middle Management Sales /Operation / Collection In Banking & NBFC industry

# **PROFILE SUMMARY**

- An astute professional with nearly 22 years of experience in Sales, Marketing, and Operations
- Possess excellent interpersonal, communication, leadership, and analytical skills with proven abilities in customer relationship management skills
- Skilled in managing and leading teams for running successful process to achieve the set target and service standards for business excellence
- Hands-on experience in managing a wide spectrum of activities which encompasses devising and implementing effective business plans

#### CORE COMPETENCISES

- Established centers in Chennai for banking & operations
- Overseeing recruitment & managing logistics
- Guiding & supporting managers with team building and driving the business
- Building relationship with other verticals for cross selling of products
- Developing marketing strategy based on area-specific business requirements
- Handling operations and meeting business deliverables
- All admin and facilities management activities in the zone
- Managing vendors and service providers for smooth functioning of operations across the zone
- Requirement management and service delivery
- Introduce cost saving alternatives and managing vendor contracts & invoice process in liaison with Finance team
- Provide the required support to internal customers

#### **ORGANIZATIONAL EXPERIENCE**

### December 2015 to till date

# AVP as Zonal Head Admin M/S Jana Small Finance Bank Handling Tamil Nadu, Puducherry & Telangana since April 2018

# **Responsibilities**:

- Facility management handling acquiring new premises, negotiations, contracts etc
- Suggesting new options for cost saving in terms of rent negotiations, telecom plans in place, identifying and managing cost effective and reliable vendors, electricity saving options
- All admin and facilities management activities in the zone
- Managing security and housekeeping agencies
- Implementing fire safety measures and monitoring burglar alarm functionality
- Understand the requirement and manage service delivery
- Provide the required support to internal customers i.e. different business groups with their services requirements
- Ensuring compliance as per local governance and align with legal and HR team for smooth functioning

Cluster Head from Dec 2015 to March 2018

- Established centers in Chennai for Retail Liability
- Overseeing recruitment & managing logistics
- Guiding & supporting managers with team building and driving the business
- Product and process alignment with team
- Setting up collections process and aligning team to it
- Building relationship with other verticals for cross selling of products
- Developing marketing strategy based on area-specific business requirements
- Handling operations and meeting business deliverables

# PREVIOUS EXPERIENCE

From Jan '11 to Dec '15 – M/s HDFC Bank Ltd.

Manager (Band E3) - Handling Corporate Salary – 2013 to 2015, Current account – 2011 - 2013

# **Responsibilities:**

- Identifying & acquiring new corporates
- Bundling / cross selling of products (credit cards, Auto loans, PL, TW loans, Business loans, foreign currency etc...)
- Coordinating with other department to facilitate the corporate needs.
- Planning marketing strategy based on the business requirement identified

- Identifying the market thrust areas and undertaking promotional activities in coordination with other channels
- Field support to sales team and meeting HNI (High Network Individuals) customers
- Creative planning & execution of sales related activities to drive value and volume

# Jan '10 – Jan '11 M/s Dhanlaxmi Bank Ltd

Branch Sales Manager from Jan 2010 to Jan 2011

# **Responsibilities:**

- Planning marketing strategy based on the business requirement identified
- Undertaking promotional activities and providing guidance to team in promoting solution packages relevant to the market type
- Field support to sales team and meeting HNI (High Network Individuals) customers
- Creative planning & execution of sales related activities to drive value and volume
- Identifying the market thrust areas and coordinating promotional activities to achieve targets
- Analysing business requirement in line with the market potential identified
- Promoting multi product line sales and support

# Products handled:

Saving Bank Accounts, Current Accounts, Life Insurance (Bajaj Alliance) General Insurance (Bajaj Alliance), Mutual Funds, Salary account, TASC Segment

#### Form Aug '06 - Jan '10 – M/s ICICI Bank Ltd. - Cluster Sales Manager

#### **Responsibilities:**

- Handling sales team in North Tamil Nadu
- Work closely with Branch Banking, Sales Team, Assets and Liabilities team for business development
- Creative planning & execution of sales related activities to drive value and volume
- Identifying the market thrust areas and coordinating promotional activities to achieve targets
- Analysing business requirement and launching new branches inline with the market potential identified
- Promoting multi product line sales and support

#### **Products handled:**

Salary Accounts, Saving Bank Accounts, Current Accounts, Life Insurance (ICICI Prudential), General Insurance (ICICI Lombard) Mutual Funds.

# May '04- July '06 M/s Standard Chartered Bank

Assistant Manager, Joined as Jr. Officer and got elevated within the system

### **Responsibilities:**

Planning marketing strategy based on the business requirement identified ,Undertaking promotional activities and providing guidance to team in promoting solution packages relevant to the market type, Field support to sales team and meeting HNI (High Network Individuals) customers

# **Products handled:**

Saving Bank Accounts, Current Accounts, Life Insurance (Bajaj Alliance) General Insurance (Royal Soundram), Mutual Funds

# Dec '02 - May '04 M/s Accel Ltd. Assistant Territory Manager

# July '99 - Nov '02 M/s Delta Innovative Enterprises Ltd

Team leader - Joined as Sales Executive in the company and got elevated within the system

# Nov '97- May '99 M/s Future marketing Pvt. Ltd

Sr. Sales Executive Joined as Sales Executive in the company and got elevated within the system.

# PERSONAL DETAILS:

Date of Birth Academic Qualification	11 <sup>th</sup> November 1973 MBA (Marketing) from Annamalai University 2009
	B.A from Utkal University in 1997
Other credentials	ADCA (British university)
CERTIFICATIONS	IRDA, AMFI Certification
ITSKILLS	Proficient in using MS Office, Lotus notes & Outlook Express
Languages know	English, Hindi, Malayalam, Tamil and Oriya
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