



# AMAL RAJ

Experienced financial professional with 7 years of experience and specializing in debt management, sales, and customer relations. Proven ability to drive debt recovery initiatives, lead sales and collection teams to exceed targets, and enhance customer loyalty. Skilled in strategizing for optimal collection efficiency, expanding market reach, and fostering business growth. Adept at analyzing market dynamics, identifying opportunities, and implementing innovative solutions. Committed to team development, collaboration, and achieving excellence in the financial sector. Eager to contribute expertise to a progressive organization.

## CONTACT

**PHONE**

+971 527446693

**EMAIL**

amalrajunni1994@gmail.com

**ADDRESS**

608,  
Sun Tower,  
Al Nahda, Sharjah

## EDUCATION

**BA ECONOMICS**

Kerala University | 2015

**HIGHER SECONDARY**

Board of Higher Secondary Examination,  
Kerala | 2012

**SSLC**

Board of Public Examination, Kerala | 2010

## TECHNICAL SKILLS



## PROFESSIONAL EXPERIENCES

**SALES OFFICER**

Marketing & Sales  
Sep 2024 - Present

CREDFIX  
FIANCING BROKER

- Identify and target potential customers to expand customer base.
- Provide product information and guidance to customers to facilitate informed purchasing decisions.
- Conduct regular follow-ups with customers to ensure customer satisfaction and address any concerns.
- Monitor market trends and competitor activities to identify business opportunities.
- Build and maintain strong relationships with customers to enhance loyalty and retention.

**MANAGER**

Debt Management  
Services  
Oct 2021 – JUL 2024

BAJAJ FINANCE LIMITED

- Oversee and manage debt collection processes to ensure timely recovery of outstanding payments.
- Analyze customer credit profiles to determine appropriate collection strategies.
- Coordinate with legal teams for the resolution of legal cases related to debt recovery.
- Implement and monitor effective debt recovery strategies to optimize collection efficiency.
- Provide regular reports and updates on debt collection performance to senior management.
- Train and mentor team members to enhance their collection skills and productivity.
- Collaborate with other departments to streamline debt management processes.
- Maintain strong relationships with customers to facilitate smooth debt recovery.
- Review and evaluate collection policies and procedures to ensure compliance with regulations.
- Drive initiatives to reduce bad debt and improve overall debt recovery rates.

## AWARDS

- Super Achiever (Jan 2023)
- Kudos Award for Exceptional Performance (Oct 2022)

## LANGUAGE SKILLS



English



Malayalam



Hindi



Tamil

## SOFTWARE PROFICIENCY

- MS Word
- MS Excel
- MS Power Point
- MS Outlook

## PERSONAL INFO

Nationality	Indian
Date of Birth	26/12/1994
Gender	Male
Marital status	Married
Passport No	Y3309875
Date of Issue	27/06/2024
Date of Expiry	26/06/2034
Permanent Address	Santhalayam, Puthenchanda P.O, Vallikunnam, Alappuzha, Kerala 690501

## REFERENCES

**Maneesh Kumar**  
Territory Manager  
MAHINDRA RURAL HOUSING FINANCE LTD  
+91 9645244475

**JINESH K**  
Deputy Area Manager  
Bajaj Finance Limited  
+91 9846718754

## PROFESSIONAL EXPERIENCES (CONTINUED)

**BRANCH MANAGER**  
**Sales & Collection**  
April 2019. - Sep 2021

MAHINDRA RURAL  
HOUSING FINANCE LTD

- Greeting and welcoming customers and providing them with a positive first impression of the organization.
- Develop and implement sales strategies to drive business growth and expansion.
- Monitor and analyze sales performance metrics to identify areas for improvement.
- Coordinate with marketing teams to launch promotional campaigns and initiatives.
- Oversee loan origination processes and ensure compliance with company policies and regulations.
- Managing digital and hard copy filing systems.
- Conduct regular team meetings and training sessions to update team members on product knowledge and sales techniques.
- Collaborate with senior management to develop branch budgets and financial forecasts.
- Implement collection strategies to minimize delinquencies and optimize collection efficiency.
- Ensure adherence to regulatory guidelines and company policies in all sales and collection activities.

**CUSTOMER MANAGER**  
**Sales**  
May 2017 – April 2019

MAHINDRA RURAL  
HOUSING FINANCE LTD

- Develop and execute sales plans to achieve sales targets and objectives.
- Identify and target potential customers to expand the customer base.
- Build and maintain strong relationships with customers to enhance loyalty and retention.
- Provide product information and guidance to customers to facilitate informed purchasing decisions.
- Monitor market trends and competitor activities to identify business opportunities.
- Collaborate with marketing teams to develop and implement promotional campaigns.
- Conduct regular follow-ups with customers to ensure customer satisfaction and address any concerns.
- Prepare and present sales reports and forecasts to senior management.
- Participate in sales meetings, training sessions, and workshops to enhance sales skills and product knowledge.
- Work closely with other departments to ensure seamless customer experience and efficient sales processes.

## DECLARATION

I hereby declare that all the details mentioned above are in accordance with the truth and fact as per my knowledge and I hold the responsibility for the correctness of the above-mentioned information.

**AMAL RAJ**