PRATHAM CHANDRA

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SALES MANAGER

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JAMSHEDPUR, JHARKHAND



SUMMARY

As an experienced Sales Manager in the Business Loan Department, I have successfully driven the growth of business loan portfolios by developing and executing targeted sales strategies, while consistently meeting and exceeding sales targets. Over the course of 2.6 years, I have gained comprehensive knowledge in managing the end-to-end loan sales process, from lead generation to closing, and have played a key role in building and nurturing relationships with small and medium-sized businesses to understand their financial needs and provide tailored financing solutions.

EDUCATION

Karim city college

Bachelor's of Commerce 2020 - 23

Co - operative college Intermediate

Intermediate in commerce 2018-2020

A.P.J ABDUL KALAM PUBLIC SCHOOL

Matriculation 2017-2018

SKILLS

- Sales Strategy Development
- Lead Generation & Prospecting
- Client Relationship Management
- Sales Negotiation & Closing
- Loan Product Knowledge
- KYC Compliance
- Data Analysis & Reporting
- Confidentiality & Ethical Standards

ACHIEVEMENT

- DIPLOMA IN COMPUTER APPLICATION.
- B CERTIFICATE IN NATIONAL CADET CORPS.
- STAR AWARD (AXIS BANK).
- BEST SALES MAN OF THE MONTH.

PROFESSIONAL EXPERIENCE

VERITAS FINANCE LIMITED

SALES MANAGER (Business loan department)2024 JAN - TILL NOW

- Develop and implement effective sales strategies to drive the growth of business loans.
- Identify and pursue new business opportunities, generating leads, and converting prospects into clients.
- Build and maintain relationships with small to medium-sized businesses, understanding their financial needs and providing personalized loan solutions.
- Manage the end-to-end sales process, including initial consultation, loan application, negotiation, and closing.
- Collaborate with internal teams such as credit and underwriting to ensure timely and accurate loan disbursements.
- Stay updated on market trends, competitor offerings, and regulatory changes in the business lending landscape.

QUESS CORPS (AXIS BANK)

EDUCATION LOAN DEPARTMENT| 2021-2023 JAN

- · Review and assess education loan applications for eligibility and completeness
- Provide information to prospective borrowers on loan products, terms, and conditions
- Assist in the preparation of loan documents and ensure timely submission
- Guide applicants through the loan approval process, answering queries and resolving issues
- Maintain records of loan status and provide regular updates to students and educational institutions
- Stay informed on changes in educational loan policies, government schemes, and industry trends
- This role requires strong communication skills, attention to detail, and a passion for helping students achieve their educational goals through financial support.

SBI CARDS

SALES INTERN

- Assist in identifying and generating leads for potential SBI Cards customers.
- Support the sales team in promoting SBI Cards' offerings through various channels, including retail outlets, events, and digital platforms.
- Conduct market research to identify new sales opportunities and customer needs.