

**MADHUKUMAR RAMANUJAN**

**CAREER OBJECTIVE:**

Obtain a challenging leadership position applying creative problem solving and fine management skills with a growing company to achieve optimum utilization of its resources and maximum profits.

**CORE COMPETENCIES**:

* An astute & result oriented professional with nearly 25 years of experience in Risk management, Loss prevention &production plus years of exhaustive field experience in Business Development, Sales & Marketing, Risk management, Loss prevention & Team Management. Very sound experience in recovery & collection.
* Loss prevention & Vigilance in Retail sector.
* Proven skills in breaking new avenues & driving revenue growth and proactively conducting opportunity analysis by keeping abreast of market trends/competitor moves to achieve market-share metrics.
* Skills in developing relationships with key decision-makers in target organizations.
* Flexible attitude to cope up with the changing situations and emerging with enhanced performance.
* Trained in various leadership Risk management, Production & sales management and financial planning module.
* Excellent interpersonal, analytical and negotiation skills.
* Proven ability to manage key account relationships.
* Channel Development and good exposure in developing dealership network.

CAREER PROGRESSION

**M/s More Retail Ltd (Formerly Aditya Birla Retail Ltd)**

**Regional Function Head (Loss Prevention & Vigilance)**

**(Jan 2017 to date)**

* Responsible for store and ware house security management.
* Responsible for total shrinkage management for 63 stores across Kerala.
* Responsible for implementing fundamental control and process to prevent Damage /Expiry and shrinkage
* Responsible for stock auditing
* Responsible for sop auditing monthly .
* Monitor asset transfer from warehouse to stores
* Monitoring store theft, staff verification checks, night patrol and vigilance checks.
* Crime investigation, CC TV surveillance check
* Good knowledge of Data management

**Achievements:**

Best Appraiser award Pan India

Best Loss Prevention Manager Pan India

Played a critical role in rewriting Sop for stock taking process.

Replacement of security guards by in house baggage handlers thereby reducing the cost.

Created new sop for Baggage handlers and provided subsequent training.

The transit damage which was at 5 lakhs per month brought down to 1.5 lakhs.

Safety Training to Transporters, and monitoring preventive maintenance of Trucks,

Enable to reduce delay time in transportation, saving good revenue.

Resolving Transfer discrepancies in time and bagged lowest TD reported warehouse in PAN India.

M/S SHRIRAM TRANSPORT FINANCE CO LTD

**Senior Product Manager** (Risk management) April 2010 to date

* Responsible for Credit Risk, recovery & collection portfolios of the Commercial vehicles &Business Loan (Housing Loans, Tire Loans).
* Exposure to Channel Management & Distribution,
* Developing new clients and negotiating with them for securing profitable business.
* Managing customer centric operations and ensuring customer satisfaction by achieving delivery and service quality norms.
* Identifying and implementing measures to maximize customer satisfaction levels.
* Monitoring, recruiting, training & motivating and providing direction to the sales team for ensuring optimum performance and enhancing their professional and soft skills.
* Analyzing the performance of team members for assigning targets on a regular basis.
* Handle Presentations, Product demos and interaction with all key customers

**M/S SHRIRAM CITY UNION FINANCE LTD**

**Senior Manager** – Credit & Risk (Business Loans) September 2007 to April 2010

* Heading portfolio collection& recovery
* Responsible for manufacturer tie ups and dealer tie ups.
* Develop and manage collection &Credit Program
* Final authority for approving Business loans
* Monthly monitoring of collection inputs and Defaulters list
* Recovery of assets from the defaulters as per the policy
* Monitoring the effectiveness of Internal Controls & Processes.

**M/s Magma Fin Corp Ltd**

**Regional Product Manager** (September 2005 to September 2007)

* Developing, identifying and appointing business partners to enhance business.
* Recovery and collections of the branch.
* Appraise the performance of branch staff and safekeeping of the filled appraisal forms
* Ensure all audits take place smoothly and all statutory requirements are met.
* Allocate staff responsibilities for efficient and effective implementation of operation.
* Take part in selection/recruitment of staff members along with the selection committee
* Appointing DSA/channel, giving them training making them to achieve their target.
* Monitoring and coordinating day-to-day activities of the branch.

**M/S HDFC BANK LTD**

**Relationship Manager** (Channel Business) January 2004 to September 2005

* Co-coordinating and managing Franchisee business activities.
* Control expenses to meet budget guidelines.
* Initiating sales promotional activities for the channel to enhance business.
* Monitoring collection of the channel.
* Training of the channels and disbursement of their pay outs.

**M/S CHOLAMANDALAM INVESTMENT & FINANCE CO LTD**

**Regional Sales Coordinator** (September 2000 to December 2003)

* Implemented strategies for generating business.
* Co-coordinating appointment of Direct Sales Agents.
* Identify strategic customers, generate business from new accounts and develop them.
* Developed and expanded the dealer network.

**M/S MRF LTD**

Production Supervisor (Nov 1993 to Aug 2000)

* Assisting in the investigation of accident and incidents.
* Escalating any production related engineering, quality and material supply issues.
* Checking all production goods in and then reporting mistakes or damaged items.
* Monitoring employee lateness and absences.
* Taking decisions within standard working procedures and methods.
* Reporting and recording deficiencies within the plant.
* Filling in and then filing all documentation correctly and comprehensively.

**ACADEMIC QUALIFICATION**:

M. Sc (Chemistry)

MBA (Prof)

**TECHNICAL SKILLS:**

MS Office, Excel

RMS /WMS /UNO applications

PERSONAL VITAE

###### Date of Birth : 31st January 1969

Nationality : Indian

Marital Status : Married

Languages : English, Hindi, Tamil, Malayalam

Passport : H3526861

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