

RAVI PRAKASH MEENA

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PROFILE SUMMARY

Sales-focused BFSI professional with 4+ years of experience across loan sales, business acquisition, and client sourcing at NBFCs, private banks, and a public financial institution. Career built primarily around lending sales — car/auto loans, MSME schemes, and solar loans — supported by strong verification, credit, and documentation knowledge from working closely with underwriting and RCU/FCU teams. Comfortable driving high-volume telecalling, field sales, lead conversion, and target achievement in competitive markets. Currently sourcing MSME and solar loan business at SIDBI. Looking to bring this multi-product loan sales background into a dedicated Sales Executive / Sr. Sales Executive role in the finance and solar sector.

CORE STRENGTHS

- Loan sales across products: car/auto loans, MSME loans, and solar loans
- Business acquisition & scheme sourcing through telecalling and field outreach
- Lead generation, borrower engagement, and conversion in a target-driven environment
- Credit underwriting support, KYC/documentation scrutiny, and CIBIL/bureau analysis
- Pre- and post-disbursement verification, RCU/FCU checks, and risk/fraud identification
- Working knowledge of solar financing, including DCR policy impact on borrower demand
- Relationship management with dealers, DSAs, and walk-in/referral customers

PROFESSIONAL EXPERIENCE

Sales Executive – Bajaj Electronics, Kota, Rajasthan

Roles & Responsibilities:

- Visited dealers, distributors, retailers, and appliance showrooms across Kota to promote and sell home appliance products and achieve monthly sales targets.
- Generated new business opportunities, managed order bookings, coordinated product deliveries, maintained strong customer relationships, followed up on payments, and submitted daily sales reports to the Area Sales Manager.

SIDBI — Business Support Executive (MSME & Solar Loan Sourcing)

Jun 2025 – Present | Kota, Rajasthan

- Drive MSME scheme sourcing and solar loan sales through structured telecalling and outbound lead generation
- Engage prospective borrowers, explain scheme/loan terms, and manage the sales funnel from first contact through to disbursement handoff
- Track sales targets and pipeline; adapt outreach approach based on local market factors affecting demand
- Coordinate with credit and processing teams to keep loan files moving through to sanction

Kotak Mahindra Bank Ltd — Kota City

Relationship Manager (Car Loan) | Sep 2024 – Feb 2025

- Managed car loan sales and customer relationship activities
- Achieved disbursement targets and ensured smooth loan processing
- Counselling customers on loan eligibility, tenure, and EMI structuring to close sales efficiently
- Coordinated with credit and operations teams to maintain TAT on approved cases

Poonawalla Fincorp Ltd — Kota City

Sales Officer (Car Loan) | Jan 2024 – Sep 2024

- Managed car loan sales and customer relationship activities
- Achieved disbursement targets and ensured smooth loan processing
- Generated and converted car loan leads via telecalling, dealer visits, and market outreach
- Conducted RCU/FCU checks and CIBIL/bureau analysis to validate sourced applications before login

Axis Bank Ltd — Kota City

Senior Relationship Officer (Car Loan) | May 2022 – Jan 2024

- Managed car loan sales and customer relationship activities
- Achieved disbursement targets and ensured smooth loan processing
- Built a steady referral and repeat-business pipeline through customer relationship management
- Reviewed KYC and loan documentation for compliance and completeness on sourced files

Hero Fincorp Pvt Ltd — Kota City

Sales Executive (Car Loan) | Sep 2021 – Apr 2022

- Managed car loan sales and customer relationship activities
- Achieved disbursement targets and ensured smooth loan processing

- Started BFSI career sourcing customers through field visits and cold calling

EDUCATION & CERTIFICATIONS

- M.Com — University of Kota
- B.Com — University of Kota
- PGDCA — Kalinga University
- CCC — NIELIT, Delhi

ADDITIONAL INFORMATION

- Father's Name – Madan Murari
- Marital Status- Married
- Date Of Birth- 19/06/1994