

# MUHAMMED SAJITH PARAYIL

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## SUMMARY

I am an enthusiastic and results-driven professional with extensive experience in sales and customer relations. My passion for building strong client relationships and driving revenue growth aligns perfectly with your team's goals. I am excited about the opportunity to leverage my expertise in marketing and customer service to help elevate your brand and achieve outstanding results together.

## EXPERIENCE

- ❖ **Territory Manager, HERO FINCORP LTD** ..... Sep 2023 — Aug 2025  
Central to North Kerala, India
  - Led Hero OEM two-wheeler lending sales across Central and North Kerala, managing dealer relationships and expanding distribution coverage.
  - Designed and executed collection strategies for soft-bucket and early NPA accounts; conducted field interventions and negotiated settlements to recover overdue payments.
  - Recruited, trained and supervised Sales Executives; enforced sales-process controls and ensured manpower coverage across priority dealerships.
  - Performed competitive market mapping and implemented tactical initiatives to protect market share; maintained Business MIS and provided regular reports to senior management.
  
- ❖ **Area Sales Manager, L&T Finance LTD** ..... Nov 2021 — Aug 2023  
Calicut and Malappuram, India
  - Developed and implemented territory sales plans for Malappuram and Calicut districts to increase market penetration for two-wheeler financing.
  - Built and led a sales team, driving customer acquisition through targeted coaching, performance management and dealer engagement.
  - Analyzed sales performance and competitor activity to identify opportunities and adjust strategies; prepared forecasts and Business MIS for leadership.
  
- ❖ **Deputy Manager, INDUSIND BANK LTD** ..... Aug 2018 — Nov 2021  
Malappuram and Palakkad, India
  - Led two-wheeler loan, refinance and personal loan sales & collections across seven branches; supervised a team of 20–25 sales and collections staff to achieve targets.
  - Ensured compliance with lending policies, documentation and audit standards; oversaw disbursements, reconciliations and payment accounting.
  - Executed cross-sell campaigns (insurance, gold loans, deposit products), managed dealer payouts and monitored trade advances; prepared Business and Collection MIS for senior management.

❖ Marketing Officer, Indusind Marketing And Financial Services Ltd ..... Jul 2010 — Aug 2018  
Perinthalmanna, Kerala, India

- Managed two-wheeler loan sales and cross-sell products (motor/general insurance, gold loans, personal loans and refinance), building strong dealer and customer relationships.
- Prospected and onboarded new dealers and customers, promoting finance schemes to expand market presence and wallet share.
- Validated documentation and coordinated with credit and operations teams to ensure efficient processing and timely disbursements.

❖ Customer Relation Officer (Call Center), Hinduja TMT Global Solutions ..... Jul 2007 — Sep 2008  
Bangalore, Karnataka, India

- Conducted outbound sales calls to promote health and life insurance products; advised clients on features, benefits and exclusions to support informed purchase decisions.

## EDUCATION

❖ University of Calicut ..... 2004 — 2008  
*Bachelor of Commerce (B.Com)*, Kerala, Calicut  
Graduated with Honors in Bachelor of Commerce (B.Com)

## SKILLS

Sales and business development .....	Leadership and management .....
Relationship management .....	Report generation and Analysis .....
Team management .....	Communication skill .....
Office 365 .....	Negotiation Skills .....

## LANGUAGES

English ..... ❖❖❖❖❖	Malayalam ..... ❖❖❖❖❖❖
Tamil ..... ❖❖❖❖❖	

## COMPUTER SKILLS

Microsoft Office (Excel, Word and Power Point), Google Workspace, video conferencing (Zoom, Teams and Google meet)

## PERSONAL DETAILS

Birthdate: 02/04/1985  
Gender: Male  
Marital Status: Married  
Nationality: Indian  
Passport No: AH350268  
Visa Status: Work- YEARLY RESIDENT- Valid Till January 2027

## DECLARATION

I, Muhammed Sajith P, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

MUHAMMED SAJITH PARAYIL