

**Curriculum Vitae**

**KULVINDER SINGH**

**Mobile: +918130232472.**

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**Key Attributes**

* **Aspiring professional in developing and implementing Sales & Marketing strategies & Receivables / Collections Resolution.**
* **Proven team player with the abilities to direct and manage cross functional teams**
* **Possess strong interpersonal, problem solving skills**
* **Work experience from an organisation of high repute**

**Professional Synopsis**

* **A result oriented professional with over 12 years of cross cultural experience in Sales & Risk Control (Self Credit ­), Marketing, Auto, Commercial Vehicle Finance and Customer Relationship Management.**
* **Worked as a Sales Manager in Sales at the Equitas Small Finance Bank from 07 NOV’2019 to 05 Apr 2021.**

**Education:**

**Xaviers Institute of Business Management Studies ( In Marketing,Finance) – Completed in 2013.**

**Senior Secondary from National Open Schooling – Completed in 2004**

**Pursuing Digital Marketing Course ---------------------Digiperform Institute.**

**Work Experience**

**Equitas Small Finance Bank Ltd**:09 Oct’2019 to 05 Apr 2021.

**Position: Senior Sales Manager** Vehicle Finance Auto Loans, **Sales/Collections**- Heavy & Light Commercial Vehicle Finance­ New & Used-Location-Delhi.

**KOGTA FINANCIAL INDIA LIMITED**:15 NOV’2018 to 06 June 2019.

**Position: Senior Sales Manager** Vehicle Finance, **Sales/Collections**- Car,Heavy & Light Commercial Vehicle Finance­ New & Used-Location-Delhi.

* Responsible for setting up Sales for Commercial Vehicle in the New & Used Segment products for Delhi.
* Handling Commercial Vehicle, both new and used with direct interaction with Retail & Strategic Clients
* Hiring of experienced manpower for Business in the region
* Responsible for processing disbursement of deal
* Maintaining Dealership network for the entire region.
* Maintaining Portfolio quality by doing self FI's.
* **Maintaining efficient collection portfolio** for maintaining regular company cash flow
* Handiling Dealership Mahindra,Tata motors, Ashok Leyland, Force motors & Eicher motors for business growth.

**MANAPPURAM FINANCE LIMITED**:10 April’2018 to 12 NOV’18

**Position: Assistant Branch Manager,** Vehicle Financing, Sales/Collections- Car,Heavy Commercial Vehicle Finance­ New & Used.

* Responsible for setting up Sales for Commercial Vehicle in the New & Used Segment products for Delhi NCR.
* Handling Commercial Vehicle, both new and used with direct interaction with Retail & Strategic Clients
* Hiring of experienced manpower for Business in the region
* Increase existing customer penetration by way of giving top up and other vehicle loans (New/Used)
* Responsible for processing disbursement of deal
* Maintaining Dealership network for the entire region
* Maintaining Portfolio quality by doing self FI's.
* Maintaining efficient collection portfolio for maintaining regular company cash flow
* Handiling Dealership Mahindra,Tata motors, Ashok Leyland, Force motors &Eicher motors for business growth

**Kotak Mahindra Bank Ltd. Gurgaon**: 09 Aug’2016 to 30 June’2017

**Position: Deputy Manager**, Vehicle Financing, Sales / **Collections**- Heavy Commercial Vehicle Finance­ New & Used

* Responsible for setting up Sales for Commercial Vehicle in the New & Used Segment products for Gurgaon
* Handling Commercial Vehicle, both new and used with direct interaction with Retail & Strategic Clients
* Hiring of experienced manpower for Business in the region
* Increase existing customer penetration by way of giving top up and other vehicle loans (New/Used)

**L&T Finance Ltd.Punjab,Delhi**:26 March 2014 to 30 June’2016

**PROMOTED AS A AREA COLLECTION MANAGER FOR PUNJAB.**

**Position:Sales Manager,** Vehicle Finance,Salesand Marketing- Department Micro &Small Enterprises.

* Responsible for setting up Sales for Commercial Vehicle & Constructio
* Handling Commercial Vehicles& Construction Equipment (New/Used) requiring direct interaction with Retail & Strategic Clients
* Increase existing customer penetration by way of giving top up and other vehicle loans (New/Used)
* Responsible for processing disbursement of deal
* Maintaining Dealership network for the entire region
* Handiling Dealership Mahindra,Tata motors, Ashok Leyland, Force motors &Eicher motors for business growth.
* Responsible for handling most crucial portion of company resulting profits and losses for the organization handling portfolio of **NPA & GNPA** customers with around **100 +** accounts **( 0 to 120+ Buckets)**

**India bulls Finance and Credit Co Ltd. Delhi**:01 June’2013 to 31 Mar’2014

**Position: Assistant Manager** – Commercial Vehicle Finance.

* Responsible for setting up Sales for Vehicle Finance SCV, LCV, ICV & HCV (New & Refinance).
* Maintaining Dealership network for the biggest commercial vehicle market Delhi NCR.
* Maintaining **Collections Portfolio** quality.
* Handling team of 2­3 sales executive persons located at different dealerships and handling good broker network to achieve high profitable business with the right product mix.
* Handiling Dealership Mahindra, Tata motors, Ashok Leyland, Force motors & Eicher motors for business growth.

**Fullerton India finance Co Ltd,** Delhi & NCR:01Dec’2012 to 31 Mar’2013

**Position: Relationship Officer** – Commercial Vehicle Finance.

* Responsible for developing area by setting up relationship with various Commercial Vehicle dealerships for Vehicle Financing
* Maintaining **Collections Portfolio** quality
* Fair Knowledge of all Credit and collection processes
* Target to achieve high profitable business with the right product mix
* Handling Dealership Mahindra, Tata motors, Ashok Leyland, Force motors & Eicher.

**Cholamandalam Investment and Finance Co Ltd, Delhi NCR**:01 Oct’2007 to Dec ‘2012

**Position: Territory In-charge** – Commercial Vehicle Finance.

* Responsible for setting up customer base for Heavy and Light commercial vehicle & Auto finance, (New &Refinance).
* Responsible for processing disbursement of deal.
* Direct interaction with customer‘s and understand there need and maintained good relations for future business.
* Handling Retail, Strategic clients & Corporate deals.
* Maintaining **Collections portfolio** for company profit.
* Handling various dealerships - Toyota, Maruti, Mahindra, Tata motors, Ashok Leyland, Force motors &Eicher motors for business growth

**Personal Details:**

**Name** : **Kulvinder Singh**

**Date of Birth : 25th Dec 1984**

**Languages : English, Hindi, Punjabi**

**Religion : Sikh**

**Marital Status : Married**

**Permanent Address : H. No A­25 3rd Floor, Sham Nagar Vishnu Garden, N.D**

**Place of Birth : Patiala, Punjab, India**

**Kulvinder Singh.**