

**PRAVEEN KUMAR****Phone: (M)** +91 8969666684; Email: [praveenece102@gmail.com](mailto:praveenece102@gmail.com)

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*Competent professional with over 8+ years of experience in Vehicle Financing ,Sales and Marketing, Sales Planning & forecasting, Market Strategy, Delinquency Management, Network Development and Dealer Management.*

- A Marketing enthusiast with a strong professional streak of managing channel partners and translating field requirements to concrete marketing initiatives.
- Exceptional analytical competence coupled with the ability to determine best ways to resolve problems
- Pay attention to small details with capability to work on multiple tasks simultaneously ensuring dedication, commitment and motivation
- Strong analytical and problem-solving skills, effective written and verbal communication skills & interpersonal skills
- Keeps abreast of business environment around and up-to-date with current issues and changes in the industry regulations
- Worked at various locations i.e. Karnataka , Jharkhand & West Bengal.

**AREAS OF EXPERTISE**

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|--------------------------------------|--------------------------|
| • Channel Sales - Dealers            | • Strategy Formulation   |
| • Marketing Management               | • Ms Excel and SAP       |
| • Key Customer Accounts – Management | • Market Development     |
| • Direct Business Management         | • Delinquency Management |
| • Recovery Management                | • NPA Resolution         |

**EMPLOYMENT CHRONICLE**

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**AREA BUSINESS MANAGER: MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD (Apr,18 – Apr,20)**

**Joined as Area Business Manager at Deoghar**

**Description:**

- Ensure the growth of the business Area and is committed to its success
- Minimizing and Recovery of Bad Debts and NPA
- Strengthening and building Dealer Relationship
- Providing Trade Advance to dealer and liquidate the same
- Increase Market Share
- Credit Control
- Ability to present companies product and its services articulately and accurately
- Meet and exceeds sales and productivity target
- Accurately process customers transactions
- Mandatory to maintain companies standards and procedures
- Planning the business , collection and monitoring the same
- Supervising complete Branch operation

**Key Achievements:-----**

- Highest Market Share growth in FY18-19 in Lucknow region
- Highest Business growth in entire state
- Highest Employee productivity
- Achieved annual budget for FY18-19.

**Location Manager: Hinduja Leyland Finance Limited (Apr,17 – Mar,18)**

**Joined as Location Manager at Dhanbad**

**Description:**

- Ensure the growth of the business Area and is committed to its success
- Minimizing and Recovery of Bad Debts and NPA
- Strengthening and building Dealer Relationship
- Providing Trade Advance to dealer and liquidate the same
- Increase Market Share
- Credit Control
- Ability to present companies product and its services articulately and accurately
- Meet and exceeds sales and productivity target

- Accurately process customers transactions
- Mandatory to maintain companies standards and procedures
- Planning the business , collection and monitoring the same
- Supervising complete Branch operation

**Key Achievements:-----**

- Highest Market Share growth in FY17-18 Jharkhand
- Highest Business growth in entire state
- Highest Employee productivity
- Achieved annual budget for FY17-18.

**Branch Account Manager (Used CV): TATA MOTORS FINANCE SOLUTIONS LTD. (Sep'15 – Mar'17)**

**Description:** *Responsible for Branch Sales, Dealer Management & implementation of Sales activities for Market Penetration.*

- Leading a team of 3 BDM for the Dumka Branch for marketing activities
- Responsible for implementation of all sales activations across channel partners
- Formulation of plans for channel network expansion ensuring increased Volumes & Market Share
- Monthly Business Plan & Marketing Plan implementation for Dumka region.
- Formulating and implementing promotional activities.
- Structured review of various processes & systems at the dealerships to achieve targeted Sales
- Ensuring profitability & improved dealer satisfaction by reviewing the business plan/ quality of manpower/ training & related business enablers
- Continuously monitor competitor activities, conduct competitor analysis, keep abreast of market trends

**Key Achievements:-----**

- Achieved better TAT & conversion ratio of the branch.
- Achieved more than 100% target in STR/SSTR Segment.
- Achieved 100% target in PNS Resolution. With the help of timely review and proper guidance to the team achieved 100% target in PNS Resolution.
- Achieved 99.48% target in Femi collection.
- In Ace/Super market share is 40% in the last one year with spot decision and faster approval to the dealer market share in this segment has improved.

**ASSISTANT MANAGER: SHRIRAM TRANSPORT FINANCE LTD, Kharagpur (Jun'11 – Aug'15)**

**Description:**

- Identify the potential customers, new opportunities for maximizing sales for the branch
- Engage with existing customer base & achieve sales targets through client relationship management.
- Creating strategies/schemes for excellent customer experience & delight.
- Sales & Marketing activities to improve sales
- Managing Dealer Performance
- Planning, organizing, and delegating work among staff to ensure excellent customer experience.
- Monitor and track the Branch portfolio health/performance & highlight the critical issues.
- Frame & implement the appropriate guidelines & steps for collection procedures.
- Managing the Credit appraisal for Business Loan proposal as well as Personal loans.

**Key Achievements -----**

- Achieved 100% growth in monthly collection and advancing as Asst. Branch Manager.
- Achieved highest collection percentage for branch in Zone in March & July quarter.

## ACADEMIA & TRAININGS

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- B.E. from AVIT College, Chennai (2007-11).
- 10+2 (PCB) From Sardar Patel College (Hilsa) in Bihar Board (2005).
- 10<sup>th</sup> from R.B. High School, Hilsa in Bihar Board (2003).

## PERSONAL DOSSIER

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- Date of Birth : 12/10/1988
- Marital Status : Unmarried.
- Nationality : Indian
- Language Known : English And Hindi
- Notice Period : 3 Months (Negotiable)

I would be glad to provide any other information required by you. I can apply my experience and knowledge to meet your requirements. I am ready for relocation, Thank you for your kind attention and walking through my resume.

*(Praveen Kumar)*