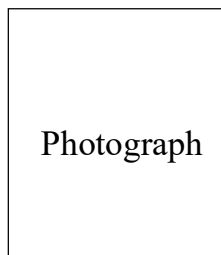


CURRICULUMVITAE

SHARMA ABHINAV KUMAR

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Nr. Subash Chowk
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Gurukul Road, Memnagar
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9974573208



To Establish Successful & Growing Career and Seeking managerial assignments in Sales & Marketing with a growth oriented organization of high repute.

Summary

- ✎ A competent professional with 12 years of experience in Sales Collection & Marketing, Business Development, Channel Management, Customer Relationship Management and Team Management.
- ✎ Having vast experience in used & refinance of commercial vehicle & car (NEW CAR USED CAR SCV LCV & CV)
- ✎ **Master of Business Administration (Finance)** from Gujarat university , Ahmedabad in 2010.
- ✎ Exceptional communication abilities to cut across the organizational levels and accomplish targets.
- ✎ Skills in leading a team and maintaining relationship with different agency proprietor and as well as with the senior management level.

Areas of Exposure

Sales & Marketing

- ✎ Managing the sales and marketing operations for promoting products and accountable for achieving business goals and increasing sales growth.
- ✎ Implementing marketing strategies to build consumer preference and drive volumes.
- ✎ Conducting competitor analysis by keeping abreast of market trends and competitor moves to achieve market share metrics.
- ✎ Providing help to the Collection team in maintaining good asset portfolio.

Channel Management

- ✎ Identifying and networking with financially strong & reliable channel partners, resulting in deeper market penetration and creation of direct & indirect channel network.
- ✎ Responsible for planning, co-ordinating & monitoring the ground level activities so as to get maximum results along with dealers, their staff & other channel partners.
- ✎ Developing and appointing existing and new DSA (Direct Selling Agency) so as to increase the sale in market.

Business Development

- ✎ Formulating strategies & reaching out to the unexplored market segments for business expansion.
- ✎ Exploring new business opportunities in various segments along with concerned branches.
- ✎ Conceptualizing & implementing plans & policies for the organization, organizing promotional campaigns and ensuring accomplishment of business goals.

Relationship Management

- ✎ Handling customer queries for better turnaround time and customer satisfaction.
- ✎ Identifying prospective clients, generating business from the existing clientele to achieve business targets.
- ✎ Interacting with the clients on a regular basis & providing redressal to all their queries, complaints & handling all client relations.

Key Responsibilities

- ✎ Handling the dealers of Commercial Vehicle in Ahmedabad and North Gujarat– Cargo Motors & Balubhai motors & Planet Autolines Pvt Ltd .
- ✎ Coordinating with the back office and operations department so as to fasten the TAT for loan sanction.
- ✎ Motivating DSA & Sales Executive; maintaining good relation with the customer to increase the sales, market share and established good image of company in the minds of people.
- ✎ Reporting to State Head & Hub Head– CV Sales Gujarat.
- ✎ Credit Appraisal of Loans and Disbursement of sanction loan
- ✎ Checking various internal database for customers and Update the team with policy/process changes.
- ✎ Preparation of Various MIS (including indus MIS)
- ✎ Preparing Cam, Preparing eligibility of applied Customer,
- ✎ Checking for Login file and Disbursement file
- ✎ Handling DSA Query,
- ✎ Verification of KYC Docs & financial Docs.
- ✎ Preparing Of Initial Loan Eligibility of Applied to the Customer
- ✎ Responsible for growth and development of Branch by control NPA accounts
- ✎ Knowledge of Credit Policy, etc. Responsible to develop, monitor and maintain end to end collection processed.
- ✎ Strictly monitor various delinquency parameters and ensure that they are maintained.
- ✎ Taking care and responsible for Maharashtra, Madhya Pradesh, Chhattisgarh state for collection.
- ✎ Regular review with sales & credit team for portfolio health.
- ✎ Regular review with operation team and audit team to improve cash management process & collection process.
- ✎ Regular review with legal team and meeting with Panel Advocates.
- ✎ Visit regular bounce cases, nonstarter cases, Non-PDC cases to manage new book portfolio.
- ✎ Responsible for growth and development of Branch by control NPA accounts
- ✎ Daily basis case to case follow up and visit high ageing customer
- ✎ To take Personal Discussion with customer by visiting / Telephonic.
- ✎ Portfolio management monitoring collection of bucket wise customers to control the portfolio.
- ✎ Identifying customers for surrender & seized property personally interact with them.
- ✎ Monitor the team for Settlements of NPA accounts and repossession of vehicles.
- ✎ Monitor the team of skills and motivating the team for control portfolio health
- ✎ Convert NPA account in regular accounts as par company credit policy.
- ✎ Monitoring of Hard Bucket (NPA) collections of branches and co-ordination with legal team for recovery of NPA accounts.

Highlights

- ✎ Increased the market share by 15% in Tata Motors Dealers & 40% market share in Planet Autolines in Ahmedabad across Lighter Segment Vehicles.
- ✎ Maintained average 50% market share in Ahmedabad throughout the time period 2012-2015.

Employment History

Assignment: 7 Aug 2022 to till date

Organization: MAS Financial Services Ltd (USED CAR)
Department: USED CAR FINANCE
Designation: BDM (Product Incharge)
Reporting to : Vice President
Location: GJ

Assignment: 7 April 2022 to July2022

Organization: Kuwy technology pvt ltd
Department: Sales loan (used car)
Designation: Regional Manager
Reporting to: Vice President
Location: GJ

Assignment: 6 sep 2021 to 30 mar 2022

Organization: Petro money (Smart planner Pvt Ltd)
Department: Sales loan (Dealer funding HPCL IOCL & BPCL)
Designation: Regional Manager
Reporting to: Vice President
Location: GJ MP

Assignment: 18 Mar 2021 5 Sep 2021

Organization: CAR DEKHO (USED Auto Loan)
Department: USED vehicles sales loan
Designation: MANAGER (operation)
Reporting to: Vice President
Location: GJ RJ

Assignment: 26 Aug 2019 till 17 mar 2021

Organization: MAS Financial Services Ltd (SCV & LCV Commercial Loan)
Department: Commercial vehicles sales loan
Designation: BDM (Product Incharge)
Reporting to : Vice President
Location: GJ RJ MP & MH

Assignment: Since Mar- 2018 TO 25 Aug 2019

Organization: Indusind bank (Auto Loan SCV & LCV Commercial Loan)
Department: Commercial vehicles sales loan
Designation: Area sales manager
Reporting to : State Head
Location: Gujarat

Assignment: Since Jan- 2016 TO Mar 2018

Organization: Axis Bank (Auto Loan SCV & LCV Commercial Loan)
Department: Commercial vehicles sales loan
Designation: Deputy Manager
Reporting to : Area sales Manager
Location: Ahmedabad

Assignment: Since OCT- 2015 TO Jan 2016

Organization: Karvy financial services (Auto Loan SCV & LCV Commercial Loan)
Department: Commercial vehicles sales loan
Designation: Area sales manager
Reporting to : Vice President
Location: Gujarat

Assignment: Since JAN- 2012 TO SEP 2015

Organization: INDUSIND BANK (Auto Loan Commercial Loan & Construction Equipments)
Department: Commercial vehicles sales loan
Designation: Deputy Branch Manager (SCALE 2)
Reporting to : Branch Manager & Hub Head
Location: Ahmadabad

Assignment: Since SEP- 2011 TO DEC 2011

Organization: TEAM LEASE PVT LTD (DHANLAXMI BANK) – Auto Loan & Commercial Loan
Department:: Commercial vehicles sales loan
Designation: DST
Reporting to : Branch Manager
Location: Ahmedabad

Employment History

Assignment: Since JUNE- 2010 TO AUG 2011

Organization: E-Nxt Financial Services Ltd (A Tata Enterprise) – Auto Loan & Commercial Loan
Department : Commercial vehicles sales loan & car loan (TATA MOTERS FINANCE LTD)
Designation: Business development manager
Reporting to: Branch Manager
Location: Ahmedabad

➤ **SOFTWARE PROFICIENCY :**

Languages : C, C++, ORACAL, VC++
Computer knowledge : Microsoft office-2000, Internet, DOS, WINDOWS

➤ **HOBBIES :**

- Listening Music, Playing Cricket & doing regularly exercise.
- Reading English news papers, magazines etc.

➤ **ACHIEVEMENTS :**

1. I achieved a typing speed of 40 W.P.M. and cleared the exam conducted by state examination board.
2. I have also attended the BHARAT SCOUTS&GUIDES TRITIYA SOPAN training & testing camp at SCOUT BHAVAN PALDI AHMEDABAD &K.V NO3, AF II , JAMNAGAR
3. I have also attended Rajya puraskar training & testing camp at K V Himatnagar at polo forest , Sarneshware

❖ **SPORTS ACTIVITIES:**

- 1) Participated in Inter cricket competition held at college and we secure 2nd position. - Runners up
- 2) Secured 2nd position in the school in shoot put the year 2003
- 3) I have participated in the SCORPIO speedsters on 14-10-2004 and my fastest speed was 99kph.

- **EDUCATIONAL QUALIFICATION :**
 1. **M.B.A. (MASTER OF BUSINESS ADMINISTRATION)**
 2. **MCA . (MASTER OF COMPUTER APPLICATION)**

S.R. NO.	NAME OF EXAMINATION	NAME OF INSTITUTE	YEAR OF PASSING	% MARKS OBTAINED	CLASS
1.	M.B.A.	R.B.I.M.S, Ahmedabad	2008-2010	50%	Pass
2.	MCA	NIE AHMEDABAD	2007-2009	68%	1 st

➤ **PERSONAL DETAILS :**

- Father's Name : Dr Naveen kumar
- Date of Birth : 13TH JUNE, 1984
- Nationality : Indian
- Religion : Hindu
- Languages : English Hindi & Gujarati

➤ **KEY STRENGTHS :**

- Very clear about my thoughts.
- Very Confident, Perseverance and Sincere with keenness to absorb new knowledge and an ability to deliver the goods.
- Like to do a challenging work under pressure.

DECLARATION:

I declare that the foregoing information is correct & complete to best of my knowledge and belief and assuring of my best services.

(Abhinav kumar sharma)