**Praveen Kumar Bhatt**

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**Career Objective**

Seeking a challenging opportunity in a senior managerial position offering to shoulder wider responsibilities in a fast paced environment of the financial services sector.

**Career Synopsis**

* Creative, Passionate, Dynamic, Motivated, personable business professional with multiple college degrees and successful track record with **18+ years** of rich **experience in Finance Sales , Collection , Credit Management, Business Development , Client Relationship Management** **and Team Management** and in Automobiles sector for Used Vehicle Sales.
* Currently working as **Senior Manager –TSM Gujrat with Tata OK**- a Used vehicle division of **Tata Motors Ltd**
* Immediate previous designated as Area Business Manager -VF Marketing-Udaipur - Rajasthan in **Cholamandalam Inv & Fin Co Ltd.**
* Previous Designation wasTerritory Sale Manager –Udaipur -Rajasthan in **ORIX Leasing & Financial Services India Ltd.**
* Experienced in handling Sales, Credit, Disbursal and Collections for various purposes.
* Adroit in implementing systems / procedures with proven ability to achieve financial discipline & achieve profitability.
* Team based management style with abilities in creating conducive environment to work.
* Detail oriented with an analytical bent of mind and a positive attitude.
* Excellent communication, organizational and interpersonal skills help to perform task under any circumstance and achieve the success.

**PROFESSIONAL EXPERIENCE**

**Presently working:- Tata Motors Ltd-since Feb 2020 to Till date**

**Designation:- Senior Manager- (TSM-Gujrat-Tata OK)**

**Place of posting:-Ahmedabad (Gujrat)**

**Job responsibilities:-**

* Managing pre owned commercial vehicle business of Tata Motors Ltd , brand is named as Tata OK.
* Taking care of entire Gujrat Region and handling 15 main dealerships of Commercial vehicles with 15 another layouts of these dealerships.
* Having 4 direct reportees who take care these dealership manpower to increase exchange penetration to new vehicle sales , liaising with sales purchase brokers , identify independent people to be appointed as franchisee for Tata OK
* Dealership purchase vehicle thru Exchange, or market purchase, do refurbishment and display it for sale.
* Generate revenue for Tata Motors, increase profitability of Region & maintain productivity of each BC’s .
* Monitoring quality sourcing selling activity carried out by dealerships, resolve any claim issues. Timely disposal of inventory, adequate stock is maintained.
* Identifying new potential area for used vehicle outlet opening, recruitment of experienced manpower and provide training at dealership. To do high profitable business with the right product mix

**Presently working:** - **Cholamandalam Investment & Finance Co Ltd.**

#### Designation – Area Business Manager (GEO)

**Place of posting- Udaipur area (Rajsamand,Banswara,Dungarpur and Fatehnagar branch) (Since Sep 2019 to Feb 20)**

**Job responsibilities**

* Managing and building business in HCV, LCV, SCV, CAR & MUV, CE. (New & Used) from Dealership as well as open market and handling collection portfolio from 0 to NPA pool.
* Handling5 branches (**Udaipur area (Rajsamand,Banswara,Dungarpur and Fatehnagar**) with team of 14 onrolls (ASM,ARM,ACOM,BBM), 75 sales, credit/ops. & collection executives.
* Overall profitability of area & branches.
* Monitoring timely approvals, disbursement & PDD updation of area.
* Portfolio management on early default & bucket wise as per target.
* Implementing result oriented collection plans to manage early defaults/ delinquency within pre-set norms.
* Liquidation of repossessed stock with nil/ minimum loss & control on the NCL.
* Meeting the targets of business, rates, cross sell, collection for area.
* Responsible for setting up Sales for HCV, LCV, SCV, CAR & MUV, CE. (New & Used) and Cross sell.
* Maintaining Portfolio quality
* Monitoring and supporting the collection team for NS/ ED cases.
* Opening of new locations by identifying new potential area's and recruitment of experienced manpower
* To do high profitable business with the right product mix
* Retain existing customer penetration by way of giving instant (PAL) Pre approved loan on New/Used vehicles.
* Empanelment of brokers/DSA for increase the penetration
* Maintain good relationship with dealers

**Previous working:** - **Cholamandalam Investment & Finance Co Ltd.**

#### Designation – Area Business Manager (Vehicle Finance)

**Place of posting- Bhilwara area (Chittor, Bijoliya, Pratapgarh and Bhilwara branch) (Since Dec 2018 to Aug 2019)**

**Job responsibilities**

* Managing and building business in HCV, LCV, SCV, CAR & MUV, CE. (New & Used) from Dealership as well as open market.
* Handling 4branches (**Bhilwara area (Chittor, Bijoliya, Pratapgarh and Bhilwara branch**) with team of 13 onrolls (ASM,ACM,ACOM,BBM), 65 sales, credit/ops. & collection executives.
* Overall profitability of area & branches.
* Monitoring timely approvals, disbursement & PDD updation of area.
* Portfolio management on early default & bucket wise as per target.
* Implementing result oriented collection plans to manage early defaults/ delinquency within pre-set norms.
* Liquidation of repossessed stock with nil/ minimum loss & control on the NCL.
* Meeting the targets of business, rates, cross sell, collection for area.
* Monitoring and supporting the collection team for NS/ ED cases.
* To do high profitable business with the right product mix
* Retain existing customer penetration by way of giving instant (PAL) Pre approved loan on New/Used vehicles.
* Maintain good relationship with dealers
* Liaising with dealer DSA and generation of Business
* Driving sales team for achieve business target with cross sell increase.
* Driving collection team for short fall & revenue collection to achieve branch profit targets.
* Help to credit ops team to sale of repo vehicle thru online bidding & local buyers.
* Involvement in legal matters and taking appropriate legal action for filling FIR,taking vehicle possession thru sec 9 & sec 17( arbitrator order)
* Regular market study for recent changes and accordingly decides the strategies to explore business.

**Previous Details:** - **ORIX Leasing & Financial Services India Ltd**

#### Designation - Territory Sale Manager (CV Business)

**Place of posting- Udaipur (Since** **March 2015 to Dec 2018)**

**Job responsibilities**

* Designated as Territory Sale Manager Sales Udaipur Handing CV Business (New & Used)
* Heading Udaipur Hub for Retail & Strategic business of all vertical (New / Used – HCV, LCV & SCV).
* Apart from loan given responsibility to Establish the ORIX as a leasing brand in Udaipur area among strategic & corporate customer, car TD lease to various car dealers.
* Promoted as state manager for CV & Auto lease, Car TD vehicle lease business for whole Rajasthan.
* Responsible for business and collection till ED.
* Managing a team of 18 sales peoples which includes Sales Manager Officers for strategic deals & for retail deals.
* Responsible for their daily report, compliance and target achievements.
* Monitoring and helping the team members & sharing best practices with the team and colleagues.
* Ensure that the credit analysis activities are conducted as per the prescribed lending policies.
* Responsible for cross sale business.
* Dealer liaising for new vehicle leads and relationship building with DMA/DSA and to associate new DMA/DSA with company to fetch business thru them.
* Building team of sale officers and motivating and guiding them for business generation.
* Regular market study for competition moves, updating to seniors for necessary policy and procedure up gradation and accordingly decides the strategies to explore business.
* Support to collection in recovery for default cases thru telephonic follow up and visit.

**Previous Details:** - **Cholamandalam Investment & Finance Co Ltd**

#### Designation - Branch Sale Manager (Vehicle Finance)

**Place of posting- Udaipur (Since** **Oct 2013 to February 2015)**

**Job responsibilities**

* Taking care for New & Used Commercial Vehicle business (direct vertical) for 6 branches of Udaipur Area.
* Managing a team of Field Sales Executives and daily reporting from Branch Managers.
* Handled a team of 12 employees.
* Develop business Plans to achieve Sales Targets.
* Responsible for recruitment of new employee for area.
* Maintain relationship customers.
* Maintain Relationship with dealers.
* Responsible for required PDD efficiency.
* Responsible for ED cases of the area.
* Team building and guidance to team.
* Liaising with dealer DSA and generation of Business
* Day to day reporting to senior officials for business going thru.
* Regular market study for recent changes and accordingly decides the strategies to explore business.
* Follow up with other department, credit & ops for case approval and disbursement activity to done smoothly.
* Monitoring of early defaulters and collection follow up.

**Previous Details:** - **Kotak Mahindra Bank Ltd.**

#### Designation- Deputy Manager (Saral Loan)

**Place of posting- Udaipur (Since April-2011 to Oct 2013)**

**Job responsibilities**

* Looking after used commercial vehicle business (saral division).
* Handling area of Udaipur and nearby locations.
* Maintain good relationship with dealers and market sourcing channels/ DSA’s to enhance the business.
* Taking care of our Existing customers and maintain good relation with them which helps to retain them and to get and add on new clientage by their reference.
* Responsible to maintain healthy Portfolio.
* Handled a team of 8 employees.
* Monitoring and supporting the collection team in any problematic case where they need support
* Managing the collections of the assigned portfolio.
* Create & maintain the long standing & positive relationship with new & existing customers.
* To achieve branch targets through utilization of resources of company.
* Overseeing branch operations; accountable for increasing profitability and achieving business objectives within budgeted parameters.
* Pre Credit verification of proposals to ensure that no any sub standard cases enter into system.
* Managing a team of business executives & liasining with sourcing agents and DSA.
* Regular market study for recent changes and accordingly decides the strategies to explore business.
* Identifying and appointment of new sourcing channels for generating business.
* Infant/Early bucket delinquency is major part which can affect the portfolio therefore looking after early bucket collection also and ensures cases do not flow to higher bucket.
* Helps on disposing off repossesed vehicle

**Previous Details: - Indiabulls Financial Services Ltd**

#### Designation- Branch Sales Manager

#### Department- (Commercial vehicles)

**Place of posting- Chittorgarh (April- 2007 to April-2011)**

## Job responsibilities

* Heading Major belt of Chittorgarh for strategic deals & retail CV & Farm Business (Tractor)
* Responsible for business of commercial vehicle (New & Used – M&HCV, ICV, LCV and SCV) & Farm Business (Tractor).
* Managing a team of 4 sales peoples which includes FOS and 4 collection.
* Responsible for their daily report, compliance and target achievements.
* Monitoring and helping the team members & sharing best practices with the team and colleagues.
* Co-ordination with various departments i.e.Sales, Credit, Collections and operations at Zonal and HO level.
* Responsible for sales targets / cross sale & collections.
* Driving sales through Dealer, DSA, and Indiabulls Team. Chittorgarh )
* Responsibility given to start the new branch at Chittorgarh and responsibly perform the task with started the business in good note and created the branding of company in the area.
* Joined the company as Asst Manager and later on basis of good performance management promoted as BSM and full branch responsibility given.
* From October 2010 to April got the additional responsibility to take care of Udaipur branch also and during this period manage to serve strategic clients of both these area..
* Heading team of sales executives, collection executive.
* **2003-2006 – Started CV business with Shriram Group Companies ,Chittorgarh as sales officer and left the group with designation of Asst Manager (Branch In Charge) in December 2006**
* **2001-2002 – started finance carrier with Bajaj Auto Finance Ltd. Chittorgarh as Marketing Executive for financing of Two Wheeler and Consumer Durable products.**

**EDUCATION**

* Master of Business Administration in (Marketing-Management) From Institute of Management Studies, Udaipur (Raj.) in year 1999-2001
* B.Sc.(Biology) from MLSU,Udaipur in year 1997
* 12th – 94
* 10th - 92

**Personal Details**

* Name : Praveen Kumar Bhatt
* Date of Birth : 14-08-1976
* Marital Status : Married
* Language Known : Hindi, English