

# Rajat Kumar

## Area Manager

Experienced manager with a demonstrated history of working in the banking industry with Kotak Mahindra Prime Ltd ( Car Finance Dept). Strong professional with PGDM focused on Marketing and Operation from IMM Fostima Business School



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Chandigarh, India



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## WORK EXPERIENCE

### Area Collection Manager

Kotak Mahindra Prime Ltd

04/2021 - Present

Chandigarh, India

Kotak Mahindra Prime Limited operates as a **car finance company**. The Company offers loans for passenger and multi utility vehicles, pre-owned cars and two wheelers.

#### Achievements/Tasks

- Responsible for Auto loan collections of Chandigarh and Tri-City Area.
- Managing Team and third party vendor to achieve efficiency in collection process.
- Managing P&L and GNPA of the branch and performing jobs as per given budgets.
- Recruiting and training of In house team.
- Providing asset resolutions as per required target and selling repossessed car through auctions at different platforms.

### Relationship Manager

Kotak Mahindra Prime Ltd

05/2019 - 03/2021

New Delhi

Kotak Mahindra Prime Limited operates as a **car finance company**. The Company offers loans for passenger and multi utility vehicles, pre-owned cars and two wheelers.

#### Achievements/Tasks

- Achieving car loans finance volume and other cross sell products target by managing various relationships assigned, including authorized dealers of various cars.
- Recruit and train sales team for sourcing business dealer counter
- Development of team of DST and deploy them to achieve the business & cross sell goals of individual & team
- To increase distribution, identifying gaps and identifying growth opportunities
- Identify and develop new relationship/dealer for generating business.

## SKILLS

Team Leading

Customer Relationship Management

Channel Management

Vendor Management

Marketing

MS Excel

Portfolio Management

## LANGUAGES

English

*Native or Bilingual Proficiency*

Hindi

*Native or Bilingual Proficiency*

Punjabi

*Native or Bilingual Proficiency*

## INTERESTS

Making Music

Cooking

Trekking

Listening to music

Travelling

## EDUCATION

### PGDM - Marketing and Operations

Imm-Fostima Business School

07/2017 - 06/2019

Delhi

### B.Sc

Govt College Dharamshala

04/2013 - 03/2016

Dharamshala, India