



## NEERAJ GAUTAM

### Q Job Search Preferences And Looking For

Current Work Status	Employed   At Work
Work Type	Full Time
Position   Designation	State Manager, Area Manager
Expected Salary	As per company standard
Location	Punjab, Himachal
Notice Period Duration	90 days

### Profile

A results-oriented professional with over 18 years of experience in marketing, sales promotions, credit and collections, and client relationship management. Proven expertise in developing and executing strategic marketing plans, driving sales growth, and enhancing client satisfaction. Skilled in managing credit and collections processes to optimize cash flow and minimize risk. Adept at building and maintaining strong client relationships to ensure long-term business success. Committed to achieving organizational goals through innovative solutions and exceptional service. Renowned for a strategic approach to problem-solving, strong analytical skills, and the ability to lead and motivate teams. Dedicated to continuous improvement and fostering a collaborative work environment to drive business success.

### KEY SKILLS

- Sales & Marketing Management
- Product Portfolio Oversight
- Revenue Stream Diversification
- Team Leadership
- Customer Collection Management
- NPA Resolution
- Asset Protection Strategies
- Dealer & Client Relationship Management
- Strategic Market Analysis
- Streamlined Payment Processes
- Cost Reduction Strategies
- Inventory Management Optimization
- Business Expansion Planning

### Employment History

#### Hub Manager, IndusInd Bank Ltd.

June, 2022 - Present

- Managing sales, collections, and marketing for four branches: Ludhiana, Mandi-Gobindgarh, Moga, and Ferozepur.
- Handling products including Retail (LCV & ICV) and new and used school buses.
- Identifying new revenue streams and developing consumer preference plans.
- Leading marketing and sales promotion with a team of 13 executives.
- Managing customer collections, normalizing accounts and minimizing defaults.
- Resolving NPAs and disposing of repossessed vehicles within TAT.
- Enhancing business with effective credit and control portfolios.
- Ensuring asset protection for financed vehicles.
- Maintaining excellent dealer and client relationships for new business opportunities.
- Analyzing market trends to identify growth opportunities.
- Coordinating with finance teams to streamline payment processes.
- Implementing customer feedback to improve services.
- Developing strategies to reduce operating costs.
- Conducting regular performance reviews for the sales team.
- Overseeing inventory management to ensure product availability.

#### Hub Manager, Hinduja Leyland Finance LTD.

July, 2019 - June, 2022

- Took care of sales, collections, and marketing operations with a focus on achieving sales growth.
- Handled four branches: Jalandhar, Amritsar, Hoshiarpur, Pathankot, and Jammu.
- Managed products: HCV (new & used), Retail (LCV, ICV & School buses), and Construction Equipment (new & used).

### Contact Details

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### Basic Details

Gender	Male
Date of Birth	1977-09-11
Relationship	Married

- Identified new revenue streams and developed plans to build consumer preference.
- Led marketing and sales promotion activities for business expansion with a team of 18 executives.
- Handled customer collections across various delinquencies, normalized accounts and minimized early defaults.
- Resolved NPAs and disposed of repossessed vehicles within TAT.
- Ramped up business with an effective credit and control portfolio.
- Ensured the protection of financed vehicles (asset protection).
- Maintained excellent relationships with dealers and existing clients to generate new business opportunities.
- Conducted market analysis to inform sales strategies and identify competitive advantages.
- Implemented customer feedback mechanisms to enhance service delivery and customer satisfaction.
- Organized and executed regional sales campaigns to drive product visibility and engagement.

**Area Manager, IndusInd Bank Ltd.**

November, 2016 - March, 2019

- Took care of sales, collections, and marketing operations with a focus on achieving sales growth.
- Handled four branches: Amritsar, Tarantaran, Gurdaspur, and Batala.
- Managed products: HCV (new & used), Retail (LCV, MLCV, ICV, school buses, cars, and MUVs), and Construction Equipment (new & used).
- Identified new revenue streams and developed plans to build consumer preference.
- Led marketing and sales promotion activities for business expansion with a team of 26 executives.
- Handled customer collections across various delinquencies, normalizing accounts and minimizing early defaults.
- Resolved NPAs and disposed of repossessed vehicles within TAT.
- Ramped up business with an effective credit and control portfolio.
- Ensured the protection of financed vehicles (asset protection).
- Maintained excellent relationships with dealers and existing clients to generate new business opportunities.
- Developed training programs to enhance the skills and performance of sales executives.
- Established key performance indicators (KPIs) to track and improve sales team productivity.
- Negotiated and secured contracts with new suppliers and vendors to expand product offerings.

**Branch Head, Indusind Bank Ltd., Pathankot**

April, 2008 - October, 2016

- Took care of sales and marketing operations with a focus on achieving sales growth.
- Handled all product sales verticals: HCV (new & used), Retail LCV, MLCV, ICV, school buses, construction equipment (new & used), cars & MUVs (new & used), and three-wheelers as Branch Manager.
- Identified new revenue streams and developed plans to build consumer preference.
- Led marketing and sales promotion activities for business expansion with a team of 5 executives.
- Handled customer collections across various delinquencies, normalizing accounts and minimizing early defaults.
- Resolved NPAs and disposed of repossessed vehicles within TAT.
- Ramped up business with an effective credit and control portfolio.
- Ensured the protection of financed vehicles (asset protection).
- Maintained excellent relationships with dealers and existing clients to generate new business opportunities.
- Conducted market analysis to inform sales strategies and identify competitive advantages.
- Utilized data analytics tools to track sales performance and identify areas for improvement.
- Participated in industry events to network with potential clients and stay updated on trends.
- Managed pricing strategies to maximize profitability and competitiveness.
- Conducted competitor analysis to identify opportunities for differentiation.

**Field Officer, Indusind Bank Ltd., Ludhiana**

May, 2004 - March, 2008

- Generated business from Ludhiana, Sangrur, and Patiala Districts in vehicle finance for H.C.V, L.C.V, I.C.V, construction equipment, and car loans.
- Led marketing and sales promotion activities as a Field Officer to expand business reach.
- Collected financed vehicles and took necessary actions on delinquent accounts.
- Conducted market research to identify potential business opportunities and customer needs.
- Developed targeted marketing strategies to penetrate new markets and increase brand awareness.
- Established strong relationships with dealerships and business partners for loan disbursements.
- Analyzed customer creditworthiness to make informed lending decisions.
- Monitored loan portfolios to ensure timely repayments and mitigate risks.
- Implemented collection strategies to recover overdue payments.
- Provided timely reports on business performance, including loan disbursements and collections.

 **Education**

**Bachelor degree** in Arts,  
Himachal Pradesh University Shimla, 2000

**12th**, Himachal Pradesh Board of School Education, 1995

**10th**, Himachal Pradesh Board of School Education, 1993

 **Languages**

- • • • English
- • • • Hindi

 **Skills**

- • • • Microsoft Office - (Microsoft Word, Excel, PowerPoint, Outlook)