

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 Fostiima 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.

EDUCATION

PGDM - Marketing and Operations Imm-Fostiima Business School

07/2017 - 06/2019

Delhi

B.Sc Govt College Dharamshala

04/2013 - 03/2016

Dharamshala, India

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