

RAHUL BHARDWAJ

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Retail Assets

Career Objective

To acquire professional skills and practical knowledge which can give optimum advantage to my professional experience to increase the profitability.

Professional Profile

Performance-Oriented Sales Leader offering exceptional record of achievement over 10 years career. Result-driven professional with significant and progressive experience for successfully managing all aspects of a customer contact center processes like establishing and monitoring productivity goals.

- *An experienced professional with more than **10years** of rich experience in the areas of Sales & Marketing, soft Collection, Business Development and Relationship Management.*
- *Currently Associated with **CAPRI GLOBAL CAPITAL LTD** as Branch Manager*
- *Skillful in marketing of Auto Loans through Branch, Dealer and building a network for the*
- *organization to sell and service customer & Assigned channels.*
- *Demonstrated abilities in expanding the channel business, generating new business and ensuring quality service to the channel partners.*
- *Good Knowledge of other Products i.e. Loan Insurance, Motor Insurance & Credit Cards etc.*

Experience Summary

-  **CAPRI GLOBAL CAPITAL LTD –Branch Manager -Auto Loans- From 1st May 2024 to till Date**
-  **ELEVEN POINT TWO FINTECH PVT LTD-Business Development Manager- January 2022 to April 2024**
-  **FORD CREDIT INDIA PVT LTD –Business development Manager – Auto Loans – From Feb 2016 to till March 2021**
-  **AXIS BANK LTD-Sales Manager-Auto Loans-FromDec2014 to AUG2015**
-  **YES BANK LTD-Relationship Partner -Auto Loans-From June 2012 to Nov2014**
-  **TATA CAPITAL LTD – Customer Relationship Manager—Car Loans - From August 2011 to May 2012**

Key Skills:

- Flexible Team Player
- Relationship Builder
- Confident
- Keen Learner
- Determination, Dedication & Discipline towards my task.

Hobbies and Interests:

- Spending time with family
- Singing
- Listening to old Music
- Morning Walks
- Digital Marketing, Video Editing , Photography

Sales & Marketing

- ❖ Formulating & implementing competent business strategies to market wide range of financial products and ensuring the attainment of set sales and profit targets.
- ❖ Running the sales and marketing operations, promotional activities & accountable for increasing and driving sales initiatives in order to achieve business goals.

Business Development

- ❖ Identifying prospective business, establishing strategic partnership and generating business from the existing accounts and achieving profitability and increased sales growth.
- ❖ Analyzing latest marketing trends and tracking competitors' activities and providing valuable inputs for fine tuning sales & marketing strategies.
- ❖ Generating MIS and various other Financial Reports; presenting the same to management for facilitating decision making process.

Customer Relationship Management

- ❖ Mapping client's requirements and providing them expert advisory services pertaining of various financial products.
- ❖ Building and maintaining healthy business relations with major clients, ensuring customer satisfaction by achieving delivery & service quality norms.

✓ **Capri Global Capital Ltd: Branch Manager for Car Loan Vertical**

I am handling a team of RMs for Open market. Generating Business for Car Loan from Open Market (DSAs, Connectors & Car Loan sales Team). Responsible for converting Car loan business from Leads generated by self & team sourcing.
Coordinate with Government & private Banks managers for case processing, Sanctioning & disbursement.

Below is KRA in brief :

- DSAs & Connectors satisfaction
- Payout coordination
- Cases approval & disbursement coordination
- Cross Sell
- Team Management ‘
- PDD Management
- Escalation handling
- New Channel empanelment

✓ **Eleven Point Two Fintech Pvt Ltd (CARLOANA):**

Worked as Business development Manager for Delhi NCR Location. Channel Empanelment for Delhi NCR Region & was handling corporate activities for making my company product visible to a larger Audience & Business Generation accordingly. Responsible for generating Car loan business from Dealerships, DSAs & Corporates channels of blue-chip companies.

- ❖ Handling Business of Dealers and DSAs in Delhi ncr market
- ❖ Generating for Smart Car loan & Standard auto loan from assigned channels and from direct references
- ❖ Handling customer/ dealers' escalation if any
- ❖ Coordinating with Banks & Customers in- order to get fast approval & disbursement
- ❖ Responsible to provide Quick TAT for Approval to assigned dealership and customers
- ❖ Empanelment of new DSA/ Dealer in assigned territory
- ❖ Follow up & collection of customers pending EMIs & escalating customer issues to concerned authorities to offer quick solutions to customers for a smooth transaction.

✓ **Ford Credit India Pvt Ltd:**

- ❖ My primary task was to build relationship with assigned Car dealers & handling wholesale and Retail relationship with dealers in assigned territory.
- ❖ Providing Quick approval & disbursal TAT for all assigned Dealers in the Region
- ❖ Re look for Primary Rejected cases if seems doable
- ❖ Collection of any due payment loan Emi and coordination with Collection head fin -order to ensure no delinquency from funded portfolio
- ❖ Was Managing disbursements of files and logins with Team size of 1-2 sales support staff and regular follow-ups with Credit & Ops team for approvals & disbursements of retail loan files.
- ❖ Keep an eye on dealers Car Stocks to monitor retail business and & supporting to Audit team in- order to get wholesale payments timely from dealerships
- ❖ I was also involved in Regular dealer trainings for Newly launched schemes in order- to increase finance penetration & encourage dealers to utilized maximum benefits of wholesale funding product
- ❖ Timely training of dealers on running product and schemes so that loan penetration gets increased month on month basis.

✓ **Educational Background**

- Graduation from C.C.S. UNIVERSITY MEERUT (Regular)
- 12th from Up Board (Regular)
- 10th from UP Board (Regular)
- One year Computer Diploma in basic in computer

✓ **Personal Details:**

- ❖ **Date of Birth** 9th Dec1983
- ❖ **Current Address** C 6 ground floor Shyam enclave Sahibabad Ghaziabad -201005
- ❖ **Permanent Address** 865 Brahman Street Shamil- 247776
- ❖ **Father's Name** Mr. Vijay Bhardwaj
- ❖ **Marital Status** Married