

Vikas Kumar

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Address: # 17, St. No. 2, New Atam Nagar, Jassian Road, Haibowal Kalan, Ludhiana (Punjab).

Professional Summary:

Banking and Financial Services Sales Management Professional with 14 years of Skills and Expertise in variety of Unsecured Loans (PL/BL), Credit Cards and Consumer Finance. Dedicated and Goal-oriented individual committed to the teamwork that leads to a team's success. Focus on continual professional and personal growth. Extensive knowledge of market movements, financial trends and business opportunities.

Work Experience:

Area Sales Manager

Indiabulls Consumer Finance Ltd.

Apr 2019 – June 2020 (1 year 3 months)

Job Responsibilities: Sourcing of Dhani Personal Loans and Biz Loans through the DST and DSA channels, Manage the team of Sales Executives in Ludhiana and Jalandhar locations. Achieve monthly targets, DSA/Partners Relationship Management, Conduct Product training to Sales team, Co-ordination with Credit, Risk and OPS units for disbursement, Selling GI to PL customers, Resolution of Customer Queries and Escalations.

Deputy Manager

Kotak Mahindra Bank Ltd.

Credit Cards & Salaried Personal Loans – Ludhiana, Patiala and Amritsar

Oct 2013 - Apr 2019 (5 years 7 months)

Associate - Team Leader

Kotak Mahindra Bank Ltd.

Credit Cards & B2B Cards - Ludhiana, Bathinda and Jammu

Aug 2009 - Sep 2013 (4 years 2 months)

Job Responsibilities: Managed Credit Card Sales across Ludhiana, Bathinda, Patiala and Amritsar locations. MOM Target achievement in B2B & B2C Cards, Conducting Product Training to Sales team, Cross selling of Credit Cards and third party products to existing client base of KMBL group. Coordinate with Credit, RCU and OPS teams. Store Spends based income from B2B Partners - Wal-Mart BestPrice, Metro CC and Reliance Market. From Sourcing to Disbursement of Loan applications of DST and DSA channels, Resolution of Customer Escalations & Service Disputes. to credit card customers.

Credit Officer - Commercial Business

Fullerton India Credit Company Ltd.

Personal Loans & Small Business Loans

Nov 2007 - Jul 2009 (1 year 9 months)

Credit Associate (CPA)

Cholamandalam DBS Finance LTD

STPL Personal Loans

Jan 2007 - Nov 2007 (11 months)

Credit Associate (CPA)

Citi Financial Consumer Finance India Ltd

Consumer Durables & Two Wheeler Loans

Nov 2005 – Jan' 2007 (2 year 2 months)

Academic Qualification:

- ❖ Graduation from Monad University, Hapur.
- ❖ Diploma in ITI (Computers) from PSBTE, Mohali.
- ❖ Matriculation & Senior Secondary from PSEB, Mohali.

Job Achievements:

- ❖ Awarded **"Inspiring Captain 2019"** in Indiabulls Consumer Finance Ltd.
- ❖ Qualified **"North Ka Star Contest"** in Kotak B2B Card locations.
- ❖ Awarded **"Unstoppable Cherished Member"** in Fullerton India Credit Co. Ltd.

Computer & IT Skills:

- ❖ Well-versed knowledge of Office Automation, Printers, Windows based Operating Systems, Internet/Intranet related technologies, Database Management and Software Troubleshooting.

VIKAS KUMAR