



HARSHVARDHAN

C-59

Minto Road

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Introduction:

Dynamic leader with 14+ years' experience in maintaining an efficient workflow of all finance & Insurance office processes. Track record of verifying lien payoff balances and automotive insurance policies. In-depth knowledge of dealership finance and insurance procedures.

Proven ability to establish and maintain good working relationships with vendors, coworkers and financial organizations.

Academic Qualification:

- MBA from techno Global University (Finance Management)
- Graduate from Delhi University (Arts)
- 10+2 from CBSE Board

CORE COMPETENCIES

- | | | |
|---------------------------|--------------------------------|------------------------|
| ✓ Leadership capabilities | ✓ Competitive attitude | ✓ Product knowledge |
| ✓ Handling quotations | ✓ Teamwork/Collaboration | ✓ Sales goals Tracking |
| ✓ Maintaining Payments | ✓ Preparing reports | ✓ Educating customers |
| ✓ Managing paperwork | ✓ Customer-service orientation | |

Work Experience:

Organization: PREM MOTORS (AUTH. DEALER FOR MARUTI)

Designation: FINANCE MANAGER (Auto Loan)

Duration: Oct -2012 To Till date

Key responsibilities:

- Analyzing latest marketing trends and tracking competitors activities and providing valuable inputs for fine tuning sales & marketing strategies
- Business with Private Bank, Nationalize Bank, NBFC.
- Submit the report every month.
- Providing direction, motivation & training to the team for ensuring optimum performance

- Conducting meetings & training for Finance knowledge and latest updates
- Analysis the current market trend and after that making a plan to sales and finance.
- Accept Every challenge for Competitions
- Full command for Excel & word.
- Timely maintain the payout structure and reconciliation for same in Accounts.
- Looking retail auto loan for Prem showroom

Organization: Nath Nissan

Designation: Finance & Insurance Manager

Duration: Aug 2009 to Oct 2012

Key responsibilities:

- Administered sales of all finance and insurance products to customers.
- Maintained knowledge on all extended warranties for automotive and made sales accordingly.
- Established and maintained good working relations with various finance sources.
- Received and approved auto loan applications, supporting loan officers and managed multiple files
- Structured deals and negotiated with financial institutions to get deals financed and funded
- Handled cash, checks and credit card payments for in house financing as well as daily transactions
- Reviewed and analysed client credit; qualified and approved applications for auto finance, closed sales contracts, cross sold insurance products, ensure compliance with State laws
- Prepared periodic reports on sales, purchasing, payables, receivables, and loan processing
- Manages all required paperwork and records and prepares documentation (forms, reports, etc.)

Organization: Ring Road Honda (Honda Siel Cars India Ltd)

Designation: Team Leader

Duration: July 2005 To Sep 2009

Key responsibilities:

- Motivate team members to achieve performance
- Review team member performance
- Guide & train team members to enhance performance
- Monitor KPI's & team performance
- Achieve retail targets for vehicle & value chain products(finance, Retail, accessories / insurance)
- Ensure every deal is made in a profitable and pleasant manner.
- Generate more referrals and prospects for future business.
- Building long-term relationship with the customer.

- Enquiry management
- Ensure Customer satisfaction and co-ordination with CRE to ensure customer loyalty.
- Review Sales Satisfaction Index (SSI) feedback forms
- Manage team members and regular communication thru morning meeting and evening review meetings
- Regular Training of Team member
- Periodic report generation & analysis
- Daily MIS sharing with Sales Manager

Organization: D.D. Motors (Maruti Udyog Ltd.)

Designation: Sales Consultant

Duration: Nov. 2003-June 2005

Key responsibilities:

- Selling new cars as well as finance and related product.
- Selling and promoting Finance, Insurance products and Paint Protection.
- Demonstrating vehicles to customers, including taking them for drives.
- Reporting to the vehicle Sales Manager on activities, reviews and analyses.
- Meeting customers face to face and holding sales discussions with them.
- Writing up sales contracts.
- Representing the company at trade exhibitions, events and demonstrations.
- Negotiating the terms of a sales agreement and closing sales.
- Following-up in-bound telephone enquiries, walk in prospects and emails enquiries.
- Arranging appointments via Internet Leads.
- Preparing car purchase packages.
- Cold calling up qualified sales prospects.
- Delivering vehicles to customers.
- Liaising with the showroom body shop to ensure that vehicle repairs are carried out quickly.

Professional Trainings:

Title: Sales Skills

Organization: NIS Sparta, Delhi

Scope: Developing positive attitude to handle work stress and increasing sales with customer interfacing skills

Title: Product Training

Organization: Honda Sael Cars India Ltd.

Scope: Complete deep in information of Honda City, Civic and CRV, new product launched by Honda Sael Cars India

Title: Customer Satisfaction

Organization: Maruti Udyog Ltd.

Scope: Managing customer satisfaction by working on Empathy and creating positive impression towards word of mouth

Personal Details:

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|----------------|-----------------|
| Father's Name | Mr. B. B. Goyal |
| Mother's Name | Mrs. Kusum Lata |
| Date of Birth | 13-01-1980 |
| Marital Status | Married |
| Nationality | Indian |