

Manish Kaushik

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Seeking managerial assignments in Sales & Financing / Loan Processing / Business & Product Development in NBFC / Banking industry /

PROFESSIONAL PROFILE

- ✓ Highly successful sales professional with 17 years of experience in NBFC and Banking industry.
- ✓ Last worked with HDB Financial Services Limited.
- ✓ Strong background of supporting staff & senior management, as well as possessing an excellent commercial approach to solving problems and developing business.
- ✓ Playing a leading role in running a successful branch/ vertical by making the right choices to deliver excellent results and achieve goals.
- ✓ Possess customer centric approach with ability to resolve customer queries efficiently.
- ✓ Expertise in finance of Tractor, Commercial Vehicle, Construction equipment, Car finance, Collections, etc.
- ✓ Possess strong leadership and communication skills.

CORE SKILLS

Branch Operations
Commercial Affairs
Budgeting

Business Development
Channel Management
Revenue Generation

Commercial Finance
People Management
Loan Processing & Administration

ORGANISATIONAL EXPERIENCE

Poonawalla Fincorp Limited Area Sales Manager | Jan 2021 to till date

- ✓ Joined Magma Fincorp Limited in January 2021 as ASM in Agri vertical for the development of tractor sales in Aligarh & Haridwar territory & responsible for the sales and collections of the region.
- ✓ After taking over by Poonawalla Fincorp Limited Agri vertical was closed and got opportunity to handle the collection portfolio of Aligarh & Ghaziabad location. 15 team members are reporting me from different locations.

HDB Financial Territory Manager | Nov- 2016 to July 2020

- ✓ Worked with HDB Financial Services Limited as Territory Manager, joined the organisation in the month of Nov-2016.
- ✓ Company has started the Tractor finance vertical in Haryana in the year 2016, being the new venture I am responsible for the Branding, product development and Tractor financing business in Haryana.
- ✓ Liaising with tractor manufacturers for business tie-up and scheme promotions for increasing business.
- ✓ Apart from the business development also responsible for the productivity of the team and collections.
- ✓ Interact with credit and operation team for smooth approval and disbursement process.

Magma Fincorp Limited. Kurukshetra | Haryana | Branch Manager | Sept- 2014 to Oct - 2016

- ✓ Joined Magma as ASM in Sept -2014 for the development of Tractor sales in Ambala, Yamunanagar , Kurukshetra district of Haryana State and Poanta Sahib & Baddi districts of Himachal Pradesh.
- ✓ In the year Nov-2015, Magma closed the vertical business and start branch business concept, I got opportunity to work as Branch Manager & responsible for finance business of Tractor, Car, CV & refinance, managed team of 15 executive for sales and collection with 50 business channels in Dist. Kurukshetra.
- ✓ Also responsible for credit approvals & BKT wise collection and ED recoveries.
- ✓ Managed complete business with executive productivity. Contact clients for retail business & dealers for business sourcing.
- ✓ Managed portfolio of 1800 customers, business worth Rs. 50 Cr.

Indiabulls, Karnal, Haryana | Branch Manager | Jun 2011 to Mar 2014

- ✓ Manage BKT wise collection and deal with credit team for deal appraisals & approvals.
- ✓ Manage complete business with executive productivity. Contact clients in retail & dealers for SCV business sourcing.
- ✓ Sales team directly source new and refinance business from market and process the same for disbursement.
- ✓ Create company brand image in transport sector and financing of commercial vehicles in districts of Haryana.
- ✓ Generated a business to the tune of Rs.100 Lac per month.

HDFC Bank | Dec 2004 to May 2011

Product Executive, Commercial Vehicles, Delhi (Dec'04 to Mar'05)

- ✓ Responsible for financing of new and used commercial vehicles.
- ✓ Generated a business to the tune of Rs.40 Lac per month.

Assistant Manager, Commercial Vehicles, Indore (Apr'05 to Feb'06)

- ✓ Developed the commercial vehicles finance market in the capacity of Assistant Manager.
- ✓ Generated a business to the tune of Rs.50 Lacs per month.

Assistant Manager, Refinance and Collections, Delhi (Mar'06 to Mar'09)

- ✓ Developed business at new locations - Karnal and Panipat; responsible for vehicle finance, refinance business and collections.

Deputy Manager, Banking Division-HDFC Bank, Delhi (Apr'09 to May'11)

- ✓ Responsible for branch cash management, retail asset business of auto loan, commercial vehicle loan and sale of banking products.

Sudhi Marketing | Finance Executive, Delhi | Jul'02 to Feb'03

(Associates of Cholamandalam Investments and Finance Ltd.)

- ✓ Responsible to establish the brand name and retail customer network in Light and Heavy Commercial Vehicle (HCV) Segment.
- ✓ Responsible to finance new and old HCV segment.
- ✓ Procured a business to the tune of Rs.5 Cr. from a group of 60 new customers in the area of Delhi, Ghaziabad, Faridabad, Meerut and Hapur.

Rajratan Irrigation Pvt. Ltd., Indore | Accounts Officer | May'95 to Mar'98

C&F agent and market channel of SWR pipes manufactured by M/s Kisan Pipes Limited

- ✓ Responsible for the maintenance of accounts, business development, networking, marketing, distribution, & receivables of the company.

EDUCATION

M.Com	Dr. Hari Singh Gaur University, Sagar (MP)	1991
B.Com	Dr. Hari Singh Gaur University, Sagar (MP)	1989
Diploma in Computer Operations	Dugar Computers (MP)	1987

PERSONAL DETAILS

Date of Birth	:	10 th August 1968
Address	:	House No. 190, Ward #3, Tanki Road, Muradnagar-201206, Dist. - Ghaziabad (UP)

REFERANE

- ✓ Mr. Bhupender Muchhal- 09996045122
- ✓ Mr. Manish Gupta - 09996788188

