

Dhiraj Kumar
HDFC Bank Ltd. | Manager – Auto Loans | Patna, India

BASIC INFORMATION

Experience in:	Banking & NBFC Industry
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Language:	English, and Hindi.
Address:	Flat No. 702/B, Shashi Palace, Nala Road, Patna.

CAREER CONTOUR

I am unwavering, meticulous, and highly competent in the **Banking & NBFC Industry**. I have a consistent record of delivering the best results-driven work with a proven ability in implementing my work in an organised manner for **15+ years** of my successful career.

My expertise:- **Banking & NBFC Industry – Corporate Sales, Institutional Sales, Auto Loans, Branch Management, Customer Retention, Dealer Engagement, NPA Collection, Business Growth, Team Leadership, Market Research, Fleet Sales, Strategic Planning, Loan Recovery, Profit Maximisation**. I have in-depth knowledge of all the ethics of management. I possess effective communication skills and am a team player with strong organisational, Logical, and Problem-Solving Abilities.

I have great exposure to working with large-scale organisations like **HDFC Bank Ltd. and Axis Bank Ltd.** I am well-versed in skills in analysis, problem-solving, and coordination, which make me so successful and dedicated. Strong influencing and negotiation skills coupled with a proven ability to think in and out of the box, generating new solutions.

I have commenced my profession as an **Executive** and risen to the position of **Manager – Auto Loans** at a reputable company. I would like to see myself growing with the passing years of hard work and dedication. I have been awarded many accolades for my result-oriented hard work.

Armed with a multitude of competencies and work experiences, I am confident to carry forward any organisation's vision & objectives with sufficient ease and dedication to my job responsibility.

EXPERIENCE

Dec 2021 – Present | HDFC Bank Ltd. | Manager – Auto Loans | Patna

Responsibility:-

- Driving BCS & Open Market Auto Loan business, ensuring branch profitability and market share growth.
- Managing dealer network, institutional tie-ups, and corporate relationships.
- Ensuring NPA reduction through structured collection strategies and repo vehicle management.
- Supporting branch business and collection teams with customer-centric solutions.
- Building and maintaining long-term customer relationships to enhance retention and cross-selling.
- Driving BCS & Open Market Auto Loan business, ensuring branch profitability and market share growth.
- Managing dealer network, institutional tie-ups, and corporate relationships.
- Ensuring NPA reduction through structured collection strategies and repo vehicle management.
- Supporting branch business and collection teams with customer-centric solutions.
- Building and maintaining long-term customer relationships to enhance retention and cross-selling.

- Conducting financial roadshows and promotional campaigns to boost enquiry generation.
- Collaborating with dealer sales teams to achieve monthly disbursement targets.
- Monitoring competition strategies and implementing countermeasures to capture market share.
- Driving loan portfolio growth while maintaining asset quality and compliance.
- Implementing collection drives and recovery initiatives to reduce delinquency levels.
- Mentoring and motivating branch staff to achieve individual and team performance goals.
- Strengthening corporate alliances and institutional tie-ups for bulk loan disbursements.
- Ensuring regulatory compliance in loan processing, documentation, and collections.
- Developing branch-level strategies to increase customer acquisition and improve profitability.
- Coordinating with credit and risk teams to streamline approvals and reduce turnaround time.
- Leveraging customer feedback and satisfaction surveys to refine products and services.
- Acting as a key contributor in state-level business reviews and planning sessions.
- Driving digital adoption for loan processing, EMI collections, and customer servicing.
- Recognised for improving cross-sell ratios by offering insurance and allied banking products.

PREVIOUS EXPERIENCE

- *Sep 2019 – Mar 2021 | Axis Bank Ltd. | Manager – Auto Loans | Delhi/NCR*
- *Nov 2017 – Jul 2019 | IndusInd Bank Ltd. | Branch Head – Auto Loans | Delhi/NCR*
- *Jul 2009 – May 2017 | TSG Group (Hans Hyundai / Harpreet Ford) | Manager – Corporate & Institutional Sales | Delhi/NCR*
- *Aug 2004 – Jun 2007 | Concord Motors Pvt. Ltd. | Team Leader – Commercial & Institutional Sales | Chennai / Delhi*

ACHIEVEMENTS

- Consistently met and exceeded branch and sales targets across the automobile and banking sectors.
- Successfully reduced NPAs and delinquency cases through proactive collection management.
- Recognised for expanding dealer and corporate networks, resulting in increased auto loan disbursements.
- Drove customer satisfaction and retention programs that improved loyalty and repeat business.
- Played a pivotal role in branch growth, profitability, and team leadership at IndusInd Bank.
- Started my career as an Executive and rose to a Manager.

ACADEMIC FORTE

- Post-Graduation (Marketing & IT) – Kohinoor Business School, Mumbai (2007–2009).
- B.Sc. Computer Science – N.I.T. Patna (2001–2004).

Training & Certifications:

- NCFM – Capital Market (Dealer Module)
- IRDA Certified – Life & General Insurance
- Branch & Auto Loan Management Training (Internal Bank Programs – IndusInd, Axis, HDFC)
- Sales & Customer Relationship Training (Dealer/Corporate Tie-ups & Retention Strategies)
- NPA & Collection Management Workshops

TECHNICAL PROFICIENCY

Well-versed with

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| <ul style="list-style-type: none"> • Ms office • Internet application • MS Outlook & Email Management • Banking Systems (Loan Origination Systems, Auto Loan Platforms) | <ul style="list-style-type: none"> • Windows • CRM Tools (Dealer & Customer Relationship Management) • MIS Reporting & Data Analysis • Internet Applications & Digital Banking Tools |
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Advice for Contacting: I'm always open to conversation, networking with like-minded professionals, or discussing future prospects. Connect with me on LinkedIn or contact me at kumardhiraj95@gmail.com