

AJEET KUMAR TRIPATHI

Communication Address:
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Carrier Objective:

To make contributions in the organization with the best of my ability and also to develop new skills during the interaction to achieve new heights.

Profile Summary: Over 10 Year's professional Experience in Used Vehicle Finance Industry

- ✓ Maintaining great relationships with dealership to gather maximum leads.
- ✓ Understanding the usage of vehicle, conditions, Resale value for refinance.
- ✓ Understanding customer credibility, need of vehicle and intension to repay.
- ✓ Maintaining the healthy portfolio by giving appropriate education of the given loan.
- ✓ Managing teamwork environments in Branch between different verticals.
- ✓ Chasing towards allocated goals and dream targets to achieve with devotion, hard & smart work & punctuality.

Employment Detail -:

Mahindra & Mahindra Financial Services Ltd

Presently working with Mahindra Finance as Smart Branch Manager – Automotive loan from March 2026 to till now and handling Bilaspur branch.

Responsibilities Handled

- ✓ Supervising complete operation at executive and Dealer level Ensures the growth of the business and is committed to its success
- ✓ Strengthening and building relationships with dealer sales team & manager. Maintaining existing levels of market share in Opportunity loss analysis of non-productive dealers.
- ✓ Educate staff members about company policies, procedures and sales technique and Maintaining portfolio of 9 month as per guidelines.

Associate Manager – Preowned car loan from March 2023 to February 2026 and handling Kawardha and Bemetara branch for refinance business.

Responsibilities Handled

- ✓ Used vehicle finance – Other than tractor and heavy commercial vehicle.
- ✓ Taking care of cross sale business – Loan Insurance, Health & Gen. Insurance
- ✓ Maintaining healthy portfolio - business done by ourselves

Cholamandalam Financial Ltd.

Worked with Cholamandalam finance Ltd. As a sales field Officer from June 2022 to Dec. 2022 posted at Panna.

Responsibilities Handled

- ✓ Vehicle finance – Used (CV, LCV & PV) Other than tractor.
- ✓ Taking care of cross sale business – Loan insurance, Health & Gen. Insurance
- ✓ Maintaining healthy portfolio - Business done by ourselves

Kotak Mahindra Bank. Ltd.

Worked With Kotak Mahindra Bank Ltd. As Relationship Manager from Sep 2021 to Jan 2022 posted at Panna.

Responsibilities Handled

- ✓ Vehicle Finance – Used CV, LCV, PV & Tractor.
- ✓ Taking care of cross sale business – Loan insurance, Health & Gen. Insurance
- ✓ Maintaining healthy portfolio - Business done by ourselves

Mahindra & Mahindra Financial Services Ltd

I worked with Mahindra Finance as Executive Refinance from Nov 2013 to Sep 2021 at Panna.

Responsibilities Handled

- ✓ Doing collection work of all segments CV, CE, FES and CAR from November 2013 to December 2016
- ✓ Doing business as refinance executive of used car from 11 January 2017 to 25 September 2021
- ✓ Maintaining healthy portfolio - business done by ourselves

Professional Qualification: - MBA in Finance (2010-2012)

- ✓ Bhabha Engineering Research Institute Bhopal. (BU Bhopal) Batch 2010-2012.
- ✓ Passed with 67% aggregate Marks.

Academic Record: - B. Com 2006-2009

- ✓ From TRS College Rewa (APS University Rewa) Batch 2006-2009
- ✓ Passed with 58% marks in the year 2008.

Schooling: -

- ✓ (12th): From Govt. H.S. School Amarpatan (MP Board, Bhopal) Passed with 58% in the year 2006.
- ✓ (10th): From S.S. Mandir School, Amarpatan (MP Board, Bhopal) Passed with 51% in the year 2004.

Computer Proficiency: Familiar with working in MS Office

Interests:

- ✓ Community work and travelling.

Strengths:

- ✓ With positive perspective and the determination to reach allotted goals along with leadership skills.
- ✓ Anticipating to be exploited to the full Hard Working, Healthy and willing to travel at any level.

Personal Details:

Father Name:	-	Mr. Devraj
Tripathi Nationality:	-	
	Indian	
Date of Birth:	-	28\06\1989
Marital Status:	-	Married
Languages Known:	-	Hindi, English

Declaration –

I hereby declare that all the particulars stated in this resume are true to the best of me Knowledge and belief. I have not concealed any information

Date:

Place:

(Ajeet Kumar Tripathi)