

## CURRICULUM VITAE

**Arun Kumar CH**

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### Career Summary:

Strategic and results-driven Retail Finance Manager with over 9.8 years of experience across diverse sectors, including Tractors, Automobiles, Commercial Vehicles, Used Cars. Proven expertise in cultivating financial institution relationships, strategic planning and team leadership.. Specialize in establishing productive relationships with customers seeking financing options.

### Professional Experience:

- Solid knowledge of financing procedures and credit options within the auto industry.
- Responsible for managing Retail Finance Operations Statewide.
- Proactively monitored and minimized company credit outstanding by orchestrating Trade Advance (TA), Channel Finance (CF) and Bank Guarantee (BG) limits.
- Strategic tie-ups (MOUs) with financial and insurance institutions.
- Managed Retail Finance operations nationwide at VST, establishing strong relationships with financial institutions across diverse states through extensive travel and collaboration.
- Maintains Sales and Finance penetration and generating the revenue through finance sales.
- Strategically design and implement the seasonal finance schemes.
- Generate the revenue through VAS selling, Refinance and BT top-up programs.
- Led teams with 25 members across sales and retail finance.
- Monitoring and coordinating RC's and Non starter's of Leading Financiers to run smooth and healthy business.
- Maintaining a healthy & competitive atmosphere within the sales team, dealers and financiers.
- Building communication and relationship with HNI customers.
- Adept in managing business operations with focus on top-line & bottom-line performance & align team with company's mission & strategic development as laid in policies & corporate objectives.
- Managing a portfolio of Vehicle Sales, Insurance, Loans & Warranty customers.
- Tracked daily sales and generated activity and productivity reports.
- Ensured that all dealership standards were implemented.
- Resolve customer complaints regarding Finance sales and service.
- Timely follow-ups and closure of post-appointment calls into successful Cars and Financial sales.
- Ability to establish and maintain an updated customer database.
- Adept at effectively supervising smaller and larger staffs.
- Maintained a database of customer information and generated monthly reports.
- In Depth knowledge of RTO transfers, FC and NOC.

**Technical Skills:**

- ❖ MS Office.
- ❖ Windows Operating Systems and Linux.
- ❖ Hardware networking and Troubleshooting.
- ❖ CRM and ZOHO Tools.

**Work Experience:**

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| <b>1. Manager – Auto Finance PV/CV/USED PV/CV<br/>AMPL/PPS Tamil Nadu.</b>         | <b>Nov 2024 to Present.</b>  |
| <b>2. Manager –Auto Finance PV/CV/USED PV/CV<br/>Bimal Auto Agency, Bangalore.</b> | <b>Jan 2021 to Oct 2024.</b> |
| <b>3. Sr. Financial Sales Consultant<br/>NANDI TOYOTA, Bangalore</b>               | <b>Dec 2017 to Nov 2020.</b> |
| <b>4. IT Service desk Specialist 1<br/>Nettime solutions, Bangalore</b>            | <b>Jan 2016 to May 2016.</b> |
| <b>5. Diploma Engineer<br/>Biesse Manufacturing Co Pvt Ltd, Bangalore.</b>         | <b>Dec 2013 to Oct 2015.</b> |

**Educational Qualification:**

- ☑ **Diploma in Computer Science [DCS]**  
- Department of Technical Education
- ☑ **ITI in Electronic Computer Mechanic [ECM]**  
- NCVT

**Key Competences and Skills**

Up Selling | Client Relationships | Leading Management | Business Development  
Project Management | Planning Convincing & Influencing skills | Budgeting  
Multi-task and Handling High Volume Work Loads | Operational Excellence  
Business Planning | RTO Management | Team Management | MIS reporting | MS Office

**Languages Known**

English | Telugu | Tamil | Hindi | Malayalam | Kannada

**Declaration:** I hereby declare that all the details furnished above are true to the best of my knowledge and belief.

**(Arun Kumar)**