

Tushar Dave



About Me



24 Years' experience



MAY 15, 1973



Ahmedabad, Gujarat



Linkedin.com/in/tushar - dave



+91 9879106203



tushardave350@gmail.com

Marketing and Sales Professional

Versatile, results oriented senior executive with almost 24 years of professional experience in with Rural Retail Asset and Agri MSME Financing and Collections. Led companies to their best ever performances even during the most challenging of circumstances. Can work seamlessly across all levels of the organization to deliver maximum impact to customers, and maximum benefit to all stakeholders. I have been associated with the best NBFC's and Bank during my professional journey.



Career Highlights

Commerce Graduate, L.L.B. and Bachelor of Journalism with Specialized in Mass Communication with Over 24 years of professional work experience in Rural Product Finance, Agri MSME or Other MSME product like **i.e., Sales, Marketing, Credit, Collection, Mortgage process and Legal**. Able to develop, motivate and engage workforce towards achieving challenging Sales and Collection targets. Provided leadership, manage and motivate the team to ensure employee satisfaction in the workforce. Excellent communication and interpersonal skills and respect for hierarchy. Able to work in evolving business environment in the context of a rapidly evolving industry. Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance. Handled Rural Business and Collection functions across geography in Gujarat. The major exposure in management and development of various channels, team and also development of profitable SBU in Banks & NBFCs.



Education

Special Law (LLB)
Smt.S.S. Ajmera Law College - Gondal
Saurashtra University – Rajkot (Gujarat)

Post Graduated, Oct.- 2000
Marks 53%, (1st Semester)
Division 2

Bachelor of Journalism & Mass Comm.
A.D. Sheth Journalism Dept.
Saurashtra University – Rajkot (Gujarat)

Post Graduated, May- 1996
Marks 59%
Division 2

Bachelor of Commerce
P.D. Malaviya College of Commerce
Saurashtra University – Rajkot (Gujarat)

Graduated, April -1995
Marks 54%
Division 2

10+2
Sangramsinhji High School - Gondal
GHSEB Board - Gandhinagar –(Gujarat)

Graduated, March -1991
Marks 55%
Division 2



Professional Qualifications and Affiliations

DPCS (Data Preparation & Computer Software)
Industrial Training Institute
Gondal – (Gujarat)

Aug. 1994 to July - 1995
Marks 82%
Division 1



Work Experience

- ❖ **Netafim Agricultural Financing Agency – Regional Manager – MSME Product Finance – Gujarat / Rajasthan / MP / CG**
[March' 2022 – Continue](#)

Join As an RM established Agri and MSME Loan Team and Product from ZERO bases. ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance.

- ❖ **HDB Financial Services – State Head – Tractor Product Finance - Gujarat**
[March' 2020 – Feb-2022](#)

Able to work in evolving business environment in the context of a rapidly evolving industry Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance.

- ❖ **Green Field – Managing Partner – Rajkot**
[Septmber 2017 – Feb-2020](#)

Agricultural Equipment & Tractor Dealership (Partnership Firm) with vision to create single stop solution for Farmers i.e., Agriculture Mall

- ❖ **Cholamandalam Investment & Finance - Regional Manager – Tractor Loan - Gujarat**
[May 2014 –March 2016](#)

Worked as a Regional Manager for Gujarat in for Farm Equipment Sales and Collection.

- ❖ **L&T Finance – State Head – Rural Product Finance - Gujarat**
[March 2009 - April 2014](#)

Worked as a Cluster Manager for Saurashtra & Kutch in 2009, and established Tractor Loan Team and product from ZERO base
Promoted as a State Head – Gujarat in 2011.

- ❖ **HDFC Bank – Area Manager – Tractor Loan – Saurashtra - Rajkot**
[October 2007 - February 2009](#)

Joined as an Area Manager for Saurashtra & Kutch (Gujarat) and established Tractor Loan Team and Product from ZERO bases.

- ❖ **Mahindra Finance - Branch Manager - Rural Product Finance**
[July 2002 - September 2007](#)

Joined as Officer for Farm Equipment / Auto Loans – Sales, Credit & Collection for Saurashtra, developed the company's goodwill as a strong player in region.
Promoted as a Branch Manager in 2005.

❖ Kinetic Finance — Marketing Manager – Rajkot

April 1998 – June 2002

Joined as Sales Executive for Two-Wheeler at Jamnagar Dist. And established two-wheeler loans Team and Product, from ZERO base.
Promoted as a Marketing Manager in 2000.



Skills

- Quality of work
- Achievement orientation
- Team effectiveness
- Work- Life balance
- Out of the box Thinking



Computer Proficiency

- MS Word
- MS Excel
- MS Power Point
- Open Office



Languages

- | | | |
|------------|-------|---------|
| • Gujarati | Hindi | English |
|------------|-------|---------|



Personal Interests

- | | |
|----------------------|-------------------|
| • Reading Books | • Watching Drama |
| • Playing Cricket | • Traveling |
| • Music and Old song | • New initiatives |



Personal Details

Father's Name: Mr. Pravinbhai Dave
Marital Status: Married
Nationality: Indian
Gender: Male

Communication Address: "ASTU" 34 Golden Park, Opposite SBI Branch., Nana Mava Main Road, Near 150 Feet Ring Road, Rajkot, Gujarat –360005.

Current Address: "E-6 Pramukh Zion Bungalows, Opp. Maruti Aamrakunj -2, Royal Circle, Sargasan – Gandhinagar Gujarat –382421. Landline:(079) 46015237

Declaration:

I, Tushar Dave, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

Tushar Dave

Ahmedabad - Gujarat