

Rajiv Bhatt

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PROFESSIONAL OBJECTIVE

Looking forward for an organization that encourages individual growth and to attain a position of authority and responsibility and thereby achieving excellence through loyalty, dedication and hard work.

WORK EXPERIENCE

L & T Finance Ltd

Manager – Collections (Apr 15 - Current Date)

Responsibilities:

- Managing collections for NTW portfolio from X to 60 bucket for Ahmedabad / Bhopal / Udaipur / Jaipur location
- Handling In-house employees (on roll – 20 no's) with regards to smooth flow for collections
- Monitoring of associates through software – EFFORT as per tour plan schedule for each associate
- Follow up with Regional call centre supervisors for pick up & referral cases conversion
- Achieving the targets through teamwork, controlling & monitoring the delinquency against the targets
- Conducting business related training to associates about company's policies & incentive structure
- Preparing MIS for monitoring the productivity of the associates
- Resolving PDC/ECS issue cases of associates
- Tracking daily DRR as per the pickups for the day & provide the target for better resolution
- Allocation & stamping of NTW cases for field associates

Reliance Communications Ltd

Customer Relationship Manager – Collections & Retentions (Dec 09 – Apr 15)

Responsibilities:

- Co-ordination with customers (Key Accounts) with regards to smooth flow of Revenue for services being used like Internet Connectivity & various other communication solutions like PRI / Lease Line services etc.
- Major clients handled are – HDFC Bank, BSE, CDSL, ADAG Ent. Group etc.
- Handled (Retail & SME Accounts) since Jun-10 for smooth flow of revenue for retail & SME customers.
- Handling collection agencies, agency managers and field executives.
- Maintaining daily MIS at the end of the day for deposition of cash & cheque.
- Initiating waiver for the service issue cases after confirmation from the service assurance team for the regular flow of revenue.
- Handled (Wireless Business) since Dec-13 into collection & retention portfolio
- Meeting up Corporate customers in case of Bulk termination request, personal involvement for escalation received for multi MDN's a/c within SLA
- Follow up with network team with regards to network related issues, coordinating with store for P2P conversion for respective stores
- Co-ordination with stores for customers issues in churn bucket & regular customers.

ICICI Bank Ltd

Collection Manager (Senior Officer) Aurangabad & Mumbai (Oct 06 till Dec 09)

Responsibilities:

- Focus on handling the delinquencies and defaulters of the home loans
- Handling the agencies, agency managers and executive.
- Conducting business development activities by delivering presentation about company's product to the agencies and the executive.
- Looking after daily collections of the home loans.
- Achieving the targets through teamwork. Controlling & Monitoring the Delinquency against the yearly targets.
- Legal Proceedings (Dunning letters/Loan Recall Notices/Sec 138 etc).
- Feedback to Credit & Risk through monthly meeting & delinquency analysis highlighting the fraud cases encountered in the delinquency & finding ways to minimize the chances to commit future frauds.
- Monitoring of in-house depositions of cash/cheque & audit compliance.

Bajaj Allianz Life Insurance Co. Ltd

FPC (Financial Planning Consultant) - Banc assurance Channel (Apr 04 till Sep 06)

Responsibilities:

- It comprised of the promotional activities and efforts.
 - To identify and acquire the potential investor from the branch database.
 - Handling the HNI customers of the branch.
 - Advising services & updates to Retail clients regarding market trends & their portfolio.
 - Conducting business development activities by delivering presentation about company's product to branch staff.
- Worked as a Sales Executive in A TO Z Dept. Store & further promoted as Floor In-charge from Oct 02 till Mar 04.

EDUCATIONAL QUALIFICATION:

PGDFM from IGNOU (Indira Gandhi National Open University) - June 2013 – Delhi University

BCOM- May, 2002 securing IInd Class

HSC in June, 1997 securing IInd Class

SSC in June, 1995 securing Ist Class

PERSONAL INFORMATION:

Date of Birth	:	April 3 rd , 1980.
Marital Status	:	Married
Caste / Religion / Nationality	:	Gujarati / Hindu / Indian
Languages known	:	English / Hindi / Marathi / Gujarati
Hobbies	:	Cricket, Music and Interacting with people