



# HEM GROUPS.

**Hem Debt Consultants Pvt Ltd.**

**Hem Debt Management Team.**

**Hem Enterprises.**

**Hem Debt & Credit Services**

**Hem Associates.**

**Aryan Credit Services.**



# **About the Company**

Hem Debt Management Consultants is a Private Limited Company registered under Indian Companies Act 2013, with the promoter having a consolidated experience of more than 21 years. The company and its supervisory management are from professional backgrounds with adequate experience in the sphere of Risk Management including Debt Collections.

Apart from handling Debt Collections we are also engaged in back-end support services to multiple Banks and NBFC's within the BFSI space and have also handled the processes pertaining to leading Cellular providers .

We specialize in helping our principals resolve their overdue debt management issues through customized solutions across multiple locations within the country and we continue to be rated highly amongst the organizations we are engaged with over time always ensuring to deliver the best in class results while keeping a very tight focus on processes from a Compliance and Regulatory point of view.

The Company has diversified into International Collections in 2017 Started association with Dubai First, Noor Bank and continue to be associated with National Bank of Ras Al-Khaimah , The Dubai Islamic Bank & Commercial Bank International for their overseas Skip portfolios

HEM GROUPS Consist of :- Hem Debt Consultants Pvt Ltd ,Hem Enterprises, Hem Debt & Credit Services, Hem Associates, Aryan Credit Services.



# **Profile Of the Management**

**Mr. Arabinda Mitra**, CA (INTER) by profession has built the business having an extensive background of 25 years of experience in Collections & AVCV, Debt collection across product lines including Credit Card & back-end operation. He started his foray into the field of Debt Collection with Citi bank with 3 employees managing their processes and currently lead a team of 581 staff. Being a pioneer in building Citi bank network for Collections he is also an inspiring and motivating leader with a key acumen for managing large teams and developing talent. He has qualities of a strong critical thinker, creator, collaborator, and innovator who can effectively drive results.

**Mr. Brijesh Nair** (Byju) Specializes in providing tailored strategies to provide quality deliverables. With over 27 years of experience in the financial sector, he has worked with HDFC bank and E Serve International Ltd (CITI BANK). The skills of leadership, resourceful in ensuring desired business requirements, strict adherence to guidelines, affirm commitments are what he strongly believes to maintain strong client relationship across. Thinking of the client & Process on priority then the employee's and at thinking about himself makes him a strong leader .Open for all innovative and new business venture ,Taking the ownership of building it from a Scrap to a full auto mode functional process .



# Our Client :- Domestic, International & Telecom

**HDFC BANK**

**ICICI BANK**

**CITI BANK**

**STATE BANK  
OF INDIA**

**KOTAK  
MAHINDRA  
BANK**

**SOUTH INDIAN  
BANK**

**YES BANK**

**AXIS BANK**

**IDFC BANK**

**INDUS IND  
BANK**

**RBL BANK**

**TATA CAPITAL**

**TVS FINANCE**

**VOLKSWAGEN  
FINANCIAL  
SERVICES**

**BAJAJ  
FINANCE LTD**

**L&T FINANCE**

**FULLERTON  
INDIA**

**RAK BANK  
(UAE)**

**Commercial  
Bank  
International  
(UAE)**

**DUBAI  
ISLAMIC  
BANK**

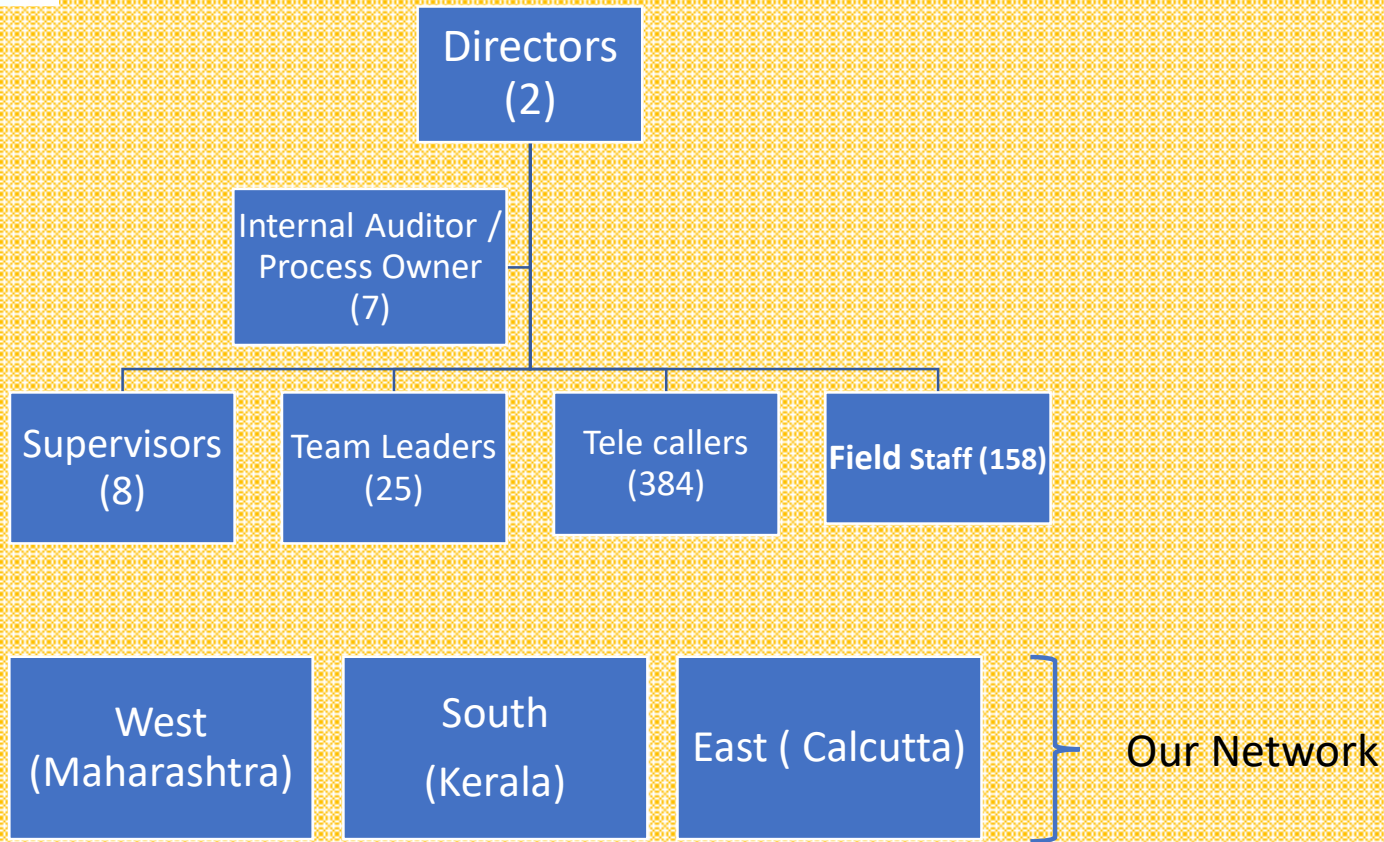
**FAB**

**VI  
(Vodafone)**

**AIRTEL**



# Organization Structure-Domestic Bank

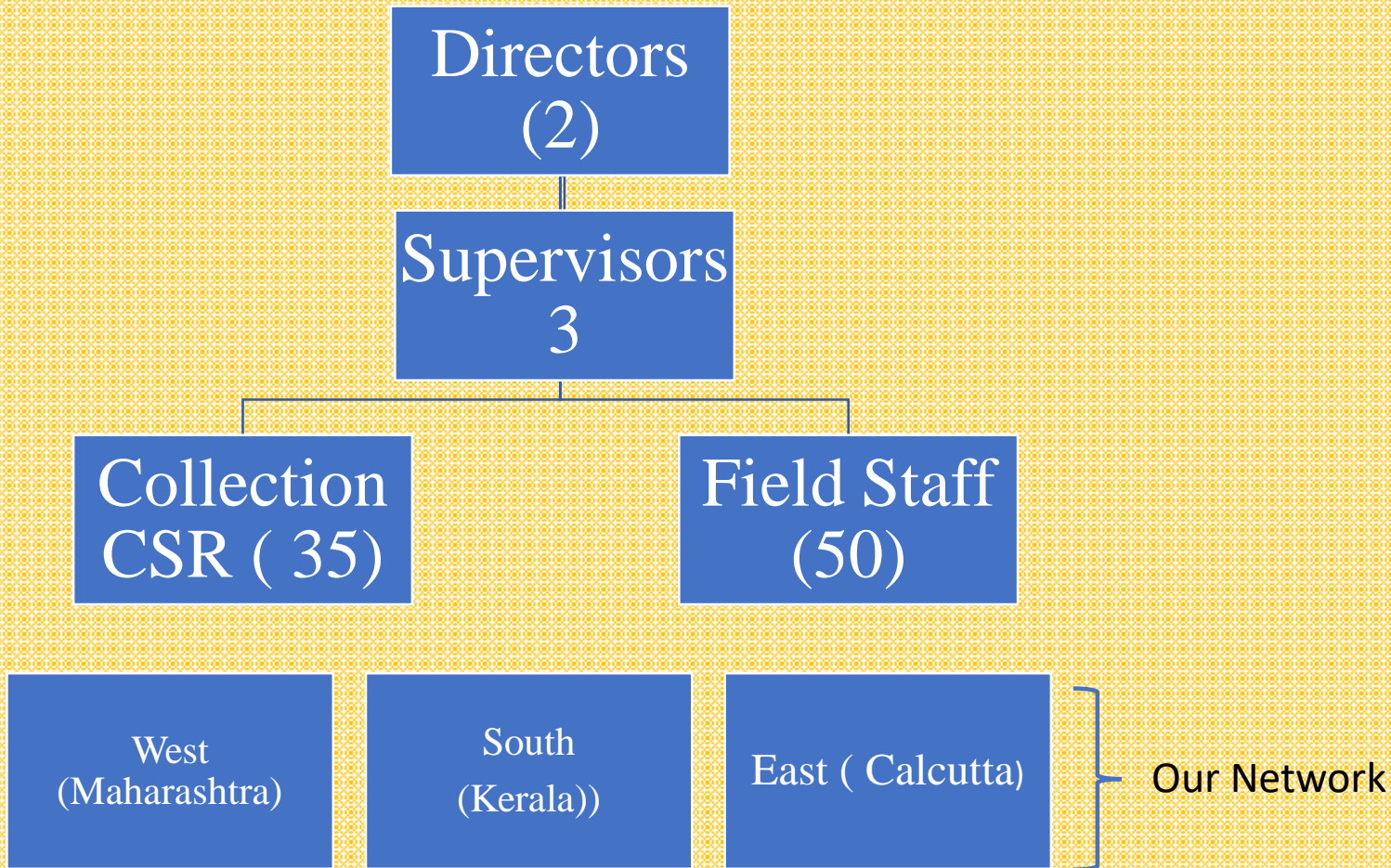


- Complete team of 581 staff are DRA trained as per RBI Guidelines.
- We don't have any third party tie ups and all staffs are on the rolls of Hem Group of Companies.
- Dedicated Internal Process and Audit team
- Separate work station Process wise
- Dedicated team Client wise (non sharing policy followed )
- Limited access to the staff following the client requirement
- Regular Audits done from Audit team along with client





# Organization Structure-GCC Bank



- Strictly following Collections Code of Conduct as per central bank.
- CSR & Field Staff only for International Process who is efficient in Skip tracing and collection both.
- We don't have any third party tie ups and all staffs are on the rolls of Hem Group of Companies.
- Dedicated Work Station with access of all skip tracing Tools
- Focused approach on International portfolio with in-depth Skip trace capabilities and expert negotiators considering limited legal recourse on non-payment.



# Our Infrastructure and Data protection

- A dedicated workstation for each Employee is given access as per the Client and Process
- All our Work Station have been modified as per the client's requirement.
- Dedicated Audit team, IT Team, Admin team to monitor the requirements of the client and the Employee
- All Central Bank and RBI Guidelines adhered in term of data security.
- We are under the process of ISO 27001

## **System Restoration**

- Network Access Restriction
- Fire Wall Protected
- Website / App Restriction
- System Protected with Antivirus and Malware
- VPN Setup for client provided Application
- Data Transfer Restriction
- USB Restriction
- Static IP
- Private Hem Domain



# OUR OFFICE & CAPICITY

Centre	Address	SEATING CAPACITY
PUNE CORRESPONDENCE	OFFICE NO. 201 302 2 <sup>nd</sup> & 3 <sup>rd</sup> FLOOR HIRABAUG BUSINESS CENTRE CSN 1077, FINAL POLT NO.47 SUBHASNAGR NAGAR SHUKWAR PETH PUNE 411002	135
PUNE REGISTER OFFICE	OFFICE NO. 201, 2ND FLOOR , INDIRA CHAMBERS 1549B SADASHIV PETH PUNE 411030	125
NASHIK	SHREENATH TOWER OFFICE NO. 4/5 PANDIT COLONY LANE NO. 3 CHARMAPUR NASHIK 422002	55
NAGPUR	AMBAZARI CHAMBERS 2ND FLOOR PLOT NO. 34 NR. GHATEW RESTAURANT NAGPUR 440010	20
AURANGBAD	D8 4TH FLOR PTC COMPLEX FROZEN MALL API CORNER AURANGBAD 431001	30
MUMBAI ( THANE )	OFFICE NO. 402 / 403 4TH FLOOR RATNAMANI TOWER DADA PATIL WADI NAUPADA THANE WEST 400602	100
KEARALA	HEM GROUPS PVT LTD , 1 Floor , DEVI BUILDING , Ponneth Temple Rd, Near Giridhar Eye Institute, Kadavanthra, Kochi, Ernakulam, Kerala 682020	50

Field Presence		
West	East	South
Maharashtra Gujarat Goa, Rajasthan ,MP	West Bengal	Kerala





# Our Strength

- Strong employee attitudes. With low Attrition and Vintage Employee
  - Mix Working environment, Vintage Experience working with New interns working Experience together
  - Regularly providing the employee with Bonus and incentive
  - Our employee is covered with ESI and Provident Fund
  - Excellent Employee retention activity conducted.
  - Leaders give regular updates on the process and conduct training programs on Product Knowledge, Active Listening, and Objection Handling.
  - We provide Friendly and professional service culture
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- Keep Our Clients on First priority
  - Client requirement to be completed on the required time frame
  - Regularly doing client meet and discussing the future of their process and giving them cost-cutting suggestions where the company can save cost.



# Contact Us

## Head Office

Flat No. 201, 2nd Floor, Indira Chambers, 1549-B, Sadashiv Peth, Opp. Maharashtra Mandal, Tilak Road, Pune - 411030.

## Regional Office

Flat no. 6. Rugved CHS Ltd. Landmark Near Kirti college, Veer Savarkar Marg. Prabhadevi, **Mumbai** Pin code: 400028

Shivkrupa Premises Co. Opp. Housing Soc. Office no.311 /312 7th floor, Gokhale Road, Above Waman Hari Pethe, **Thane West**, Pin code: 400602

Sneha Bungalow, 2nd floor, CTS no 992/993, Rajendra Nagar, Navi Peth, **Pune** 411030

Flat No 2, Nilesh Apartment, Patil lane no 4, Behind Archies Gallery, College Road, **NASHIK**-422009

HEM GROUPS PVT LTD , 1 Floor , DEVI BUILDING , Ponneth Temple Rd, Near Giridhar Eye Institute, Kadavanthra, Kochi, Ernakulam, Kerala 682020

Plot no 265, Chaitanya Apartment, 1st floor, Block no 5, Shivaji Nagar, **NAGPUR**-440010

A 208 Tirthraj complex OPP Vs hospital, madalpur gam, Ellis bridge, **Ahmedabad** 380006

## PHONE

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## EMAIL

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