

TOTAL EXPERIENCE 5 YEARS + 2 MONTHS IN DEBTS COLLECTION - BANKING & FINANCE.

KAPIL DNYANOBA PAUL

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SUMMARY

Proactive Debt collection Management services who has developed several methods for inspiring collection personnel to exceed monthly goals. Adept at setting up new collection programs, motivating collection to succeed and exceeding company quotas on regular basis. Specializes in commercial and consumer debt.

(Total Experience 5 years + 2 months in Debts Collection - Banking & Finance.)

CAREER OBJECTIVE

Looking for a challenging role so that I can use my skills and capabilities through sincere dedication and hard work for successful career.

SKILLS

MS office- excel skills, influencing skills, Team Management, Negotiation skills, Demonstrated ability to lead from the front, planning and organizing skills, Excellent communication.

EXPERIENCE

May-2014 - Feb-2018

Senior Relationship Officer

CT CHIT'S PVT. LTD.(NBFC)

- In Debt Collections.
- Administered delinquent account collections procedures.
- Responded to customer issues and complaints in courteous manner.
- Evaluated collections procedures to ensure compliance with regulations.
- Reviewed scripts for collections calls and made necessary adjustments.
- Prepared staff schedules and tracked employee performance.
- Set monthly collection goals.
- Worked closely with billing department to review account records.
- Applicable for Auto, two wheeler, Agri, and CTG Loans collection.
- Approved the issuance of demand letters for late payments.
- Prepared documentation of all collections activities.
- Maintained database of account activity and noted delinquent accounts.
- Maintained Bucket wise DPD ASSETS and NPA accounts.
- Bucket 1+ 30 to REFERRAL accounts.
- NPA ASSETS to Bucket 91 to 180. and 180+ 270.
- Addressed customer claims of billing or account errors.
- Tracked client actives and prepared related reports.
- Recovered of advances through compromise settlement amount.
- Recovered to first contact and follow up, through phone, second through letters and last through direct contact by visiting the debtors.

Reason for change- Career growth.

Feb-2018 - Sep-2018

Collection Executive

AXIS SECURITIES LTD.(AXIS BANK).

- In Collection.
- Oversaw client communication to resolve debt issues.
- Evaluated the status of each account to determine collection requirements.
- Regularly follow up with the default customers.
- Assisted with the negotiation of payments plans to settle account delinquencies.
- NPA ASSETS TO BUCKET 91 TO 180, 180+ 270 in agriculture.
- Responsible to allocate and achieve targets from team.
- Tracked and control the delinquency of the area, Bucket wise and DPD wise focus on non-starters.
- Tracked client actives and prepared related reports.
- Achieved the money Collection under principal, fees and charges as per targets.
- Established debt collection procedures and set weekly performance goals.

Reason for change- Off-role.

Nov-2020 - Aug-2021

Customer Relationship Executive

TATA BSS Became CONNEQT BUSINESS SOLUTIONS LIMITED(AXIS BANK).

- In Collections.
- Performed regular internal audits to ensure compliance with industry regulations.
- Assisted with account closings.
- Managed all stages of collections for 4 geographical locations.
- Communicated directly with clients regarding performance , projections and various other reports.
- Regular Bucket wise DPD and NPA accounts.
- Maintained Referral accounts.
- Set up and maintained hands on management of all accounts.
- DRA (Debt recovery agent) Reg.801675762.status- training programs completed two times.- Indian Institute of Banking & Finance-
Learnt the all Banking -Finance products & all features to recovery agent.
- Updated collection module to latest release.
- Recognized for consistently surpassing specified goals and presented with multiple company awards.
- Implemented and updated training procedures.

Reason for change- Off-role.

EDUCATION

Degree/Course	Percentage/CGPA	Year of Passing
Bachelor of Arts YCMOU, NASHIK	58.75 %	2012
Typing Certificate 40 W.P.M.	55.00 %	2012
MS-CIT certificate	62.00 %	2007

DTP certificate	-	2009
Tally certificate	-	2009

ACHIEVEMENTS

DRA Training programs by IIBF • DRA Training programs completed by Indian Institute of Banking & Finance.

Date of 08 August 2022 to 23 August 2022

Completed Host of Vijay Dave

Batch code- 1226124.

• Previous DRA Training programs completed by Axis Bank.

STRENGTHS

- Leadership- Leadership demonstrates to employers ability to manage and supervise a team.
- Self- motivated.
- Active listening.
- Honesty.
- Customer service.
- Creative.

HOBBIES

Travel, Sports, Writing, Marketing, Art, Graphic design, Yoga.

PERSONAL DETAILS

Address	At.Purna Sahkari Sakhar Karkhana Ltd.Basmath Tq.Basmath Dist.Hingoli. Hingoli, Maharashtra, 431512
Date of Birth	19/04/1991
Gender	Male
Nationality	Indian.
Marital Status	Married
Languages Known	<ul style="list-style-type: none"> • English • Hindi • Marathi.

DECLARATION

I hereby declared that the above mentioned information is true and correct behalf my knowledge.

KAPIL DNYANOBA PAUL