

Resume

Kaval Bhavsar

Career Objective: -

- To work in a challenging environment that provides generous opportunities for learning. In the field of finance.
- To obtain a position of responsibilities that utilizes my skills and experience and keen to work in an environment where I can enrich my knowledge.

Academic: -

Course	Board\ University	Year Passing	of Class	Percentage %
B.COM	Gujarat University	2010	Pass Class	46%
H.S.C.	G.S.H.S.E.B.	2005	Pass Class	48.59%
S.S.C.	G.S.H.S.E.B	2003	Pass Class	46.23%

Work Experience: -

L&T Financial Service LTD. (Nov 22 to till Now)

- Working as a Collection Manager
- Handling Collection Agency of Ahmedabad
- Handling Personal loan
- BKT X to 9

Kotak Mahindra Bank: (Oct 20 to Nov 22)

- Working as a deputy Manager
- Handling Collection Agency's of Ahmedabad, Rajkot & Baroda
- Handling writ-off Cases of SPLN (Personal loan)
- Planning on legal action on those cases where legal tools needed to be required
- Knowledge of sec 138, EP & sec 17.
- Visiting court for Sec 138 hearing. Coordinate with Bellif for EP
- Using CIBIL and other tools to trace skip case

Belstar Finance Limited: (Aug 19 to Oct 20)

- Working as a Branch Manager
- Achieving daily sales target & maintaining daily ROR of collection.

- Visiting defaulted customer for collection and convince them to pay the emi
- Maintain daily MIS & Monthly Audit report.

Dewan Housing Finance LTD:

- Working as a recovery Executive
- Handling of BKT 4+ of Home Loan
- Knowledge about SARFAESI ACT 13(2) and 13(4)
- Attending lok Adalat.

Jana Small Finance Bank: (Sep 14 to May 2018)

- Working as Sr. Executive.
- Doing Sales & Collection of Micro loan.
- Visiting the default & overdue customer and take appropriate actions.
- Verify loan document of the customer.

HDB Financial Service LTD: (Feb 12 to Sep 14)

- Working as Tele caller
- Tele collection of gold loan & two whaler loan.
- Generating PTP & Maintaining Daily MIS.

Technical Proficiency:

Operating System: - Microsoft office (Word, Excel, PowerPoint)

Libre office, Accounting Packages: -

Typing Speed 35-40 wpm

Skills:

- Good communication skills.
- Fast learning capability.
- Able to work independently and with the team.
- Agency Management
- Leadership

Strength: -

- Adjustable in different environment and condition.
- Hard working with strategical planning, frank and transparent behaviour.

Hobbies: -

- Photography, Travelling, Cricket

Personal Datils:

Address	E 601, Sanidhya 2, Satyamev Hospital Road, Chandkheda, Ahmedabad
Date of Birth	18 th May 1988
Mobile No	8160028534
Email ID	kavalbhavsar@gmail.com
Language	Gujarati, Hindi, English

I hereby declare that the above-mentioned information is true and correct and I bear the responsibility for the correctness of the above-mentioned particulars.

Kaval H Bhavsar

Place: Ahmedabad

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