

CHIRAG JOSHI

Email Id :

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Ahmedabad, 382346

M.A.+ DCAP (Computer Diploma). Over 16 year’s experience in Collection field with reputed organizations

**QUALIFICATION**

Master of Arts in the year 2009 from Gujarat University, Gujarat, India. Done computer application course from private institute.

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| **Course** | **School & University** | **Passing Year** | **Percentage** | **Class** |
| **S.S.C** | **Gujarat Board** | **April-may 2001** | **54.28** | **Second** |
| **H.S.C** | **Gujarat Board** | **Mar-April 2003** | **66.00** | **First** |
| **T.Y.B.A** | **Gujarat University** | **March 2006** | **65.66** | **First** |
| **M.A. Part-1** | **Gujarat University** | **April 2008** | **60.00** | **First** |
| **M.A. Part-2** | **Gujarat University** | **April 2009** | **62.12** | **First** |
| **D.C.A.P**  **(Computer)** | **Bright Computer Class** | **August 2005** | **“A” Grad** | **First** |
| **D.R.A**  **SERTIFICATE** | **IIBF** | **November**  **2018** | **67.00** | **Pass** |

**SUMMARY OF SKILLS AND EXPERINCE:**

* Manage multiple tasks and consistently meet deadlines by setting priorities according to business needs.
* Ability to work closely with team members, staff and to achieve operational goals.
* Ability to work effectively and efficiently during highly stressed schedule.
* Always ready for constant yield improvement, ever increasing goals and responsibilities.
* Committed to customer satisfaction in terms of delivering performance.

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| **BAJAJ FINANCE LTD: APR-2023 - RUNING** |

**DESIGNATION:** AREA COLLECTION MANAGER (PL LOAN-COLLECTION)

# PROFILE:

* Looking after collection department for monthly installments from customers.
* I am handling bucket 2 in PL loan.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.

**BUSINESS: (DHAIRYA ASSOCIATES) Sep-2017 to Jan-2023 Close**

# BUSINESS: COLLECTION AGENCY PROFILE:

* Dhairya Associates is a leading financial service providing firm.
* Looking after collection for monthly instalments from customers.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.

**ICICI BANK LTD: May-16 to Juy-17**

**DESIGNATION:** AREA DEPT MANAGER (BUSINESS LOAN-COLLECTION)

# PROFILE:

* Looking after collection department for monthly installments from customers.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.
* I am handling 91+ buckets in B.L Secured & Unsecured loan.

**BAJAJ FINANCE LTD: Oct-15 to May-16**

**DESIGNATION:** ASSISTANT MANAGER (GCL-COLLECTION)

# PROFILE:

* Looking after collection department for monthly installments from customers.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.
* I am handling 2 to 5 bucket in C.D & P.L loan.

**MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD: Dis-10 to Sep-15**

**DESIGNATION:** COLLECTION EXECUTIVE

# PROFILE:

* Looking after collection department for monthly installments from customers.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.
* I am handling 1 to N.P.A bucket in Four-wheeler lone.

**D.C.B (Development Credit Bank) Dis-08 to Sep-10 (1 year 3 months)**

**DESIGNATION:** COLLECTION OFFICER

# PROFILE:

* Looking after collection department for monthly installments from customers.
* Achieving targets and making collection plans.
* Daily, weekly and monthly reporting to higher authority.
* I am handling 2, 3, & 4 bucket in P.L lone

**KOTAK MAHINDRA BANK. LTD:**

**months) (AHMEDABAD)**

**May-07 to Nov-08 (1 year 6**

**DESIGNATION:** COLLECTION CO-ORDINATOR

# PROFILE:

1. I have one and half year experience in kotak Mahindra Bank.
2. Coordinating with accounts as well as collection department.
3. I was working under Word, Excel sheet and Kotak Mahindra Bank personal Core.
4. Making salary report and distributing salary at month end.
5. Along with it I was handling documentation as well.
6. Preparing legal notice against the customers for the late payments.

**PERSONAL DETAILS**

NATIONALITY: INDIAN

DATE OF BIRTH: 30TH JULY 1983

GENDER: MALE

MARRITAL STATUS: MARRIED

LANGUAGE KNOWN: HINDI, ENGLISH AND GUJARATI. HOBBY: MUSIC, TRAVELING

Regards,

Chirag N. Joshi (M): -8980005646