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| |  |  |  | | --- | --- | --- | | **Pratik S Adhiya**  **3,Mangaldham Appartment**  **Near Uttamnagar Garden,**  **Maninagar**  **Ahmedabad. 380008**  **Gujarat.** |  | **Mobile : 9099024121**  **Email ID : pratik.adhiya86@gmail.com** | |

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**Objective**:

* + 10+ years of experience and in-depth exposure to entire spectrum of credit & collection, people management, market research, process audit and operational activities
  + Highly analytical & detail oriented in approach with strong ability to adapt and handle risk operating outside comfort zone
  + An operations & KPI driven Team Leader always eager to achieve operational goals by motivating entire team, planning and tracking progress by managing all deadlines
  + Experienced in prioritizing tasks, delegating & allocating work, identifying & resolving process gaps to accomplish work targets with minimal supervision
  + Six Sigma White Belt certified
  + Champion in data derivation and synchronization for smooth functioning of Credit and collections
  + Expert in managing vendors to achieve most optimum return on corporate spend, always focused on reducing admin & operating expenses to improve bottom line for my owned TAT
  + Team worker with ability to take up challenges and perform in changing work environment

**Key Competencies:**

◈Business Excellence 🞛Credit Appraisal 🞛Financial Analysis

🞛Activation Management 🞛Vendor Management 🞛Team Management

🞛Collection 🞛Process Analysis 🞛Relationship Management

🞛MIS ◈Audit & Research ◈People Management

**Since Dec’22 – Till date**

**Department : Gujarat & MP -CG**

**Designation : Collection Manager**

**Product : SME Loan (EDI Product)**

**Location : Ahmedabad**

**Organization : Khatabook**

**Key Responsibilities:**

* Handling 1.10 Cr. portfolio of 350+ customers across Gujarat & MPCG
* Visiting twice in a month for every location like (Rajkot, Surat, Indore and Bhopal)
* Currently 5 Agency managers reporting to me .
* Co-ordination with 2 agencies and delivering required collections
* Maintaining DRR to meet the target
* Managing their payouts and push-up them to take productivity from them
* Ensure to deliver Monthly/Quarterly collection targets & motivate agency team by conducting R&R,

quarterly contest to achieve corporate targets & control manpower attrition

* Allocating hard amount cases to agencies with physical visit

**Since Apr’22 – Dec’22**

**Department : Flows , Gujarat & MP -CG**

**Designation : Collection Assistant Manager**

**Location : Ahmedabad**

**Organization : Slice Credit Card**

**Key Responsibilities:**

* Handling 2 Cr. portfolio of 500+ customers across Gujarat & MPCG
* Currently 5 Agency managers reporting to me .
* Co-ordination with 4 agencies and delivering required collections
* Maintaining DRR to meet the target
* Managing their payouts and push-up them to take productivity from them
* Created dashboard reports and presented to higher management team the story behind numbers,

Identifying trends and gain competitive advantage

* Ensure to deliver Monthly/Yearly collection targets & motivate agency team by conducting R&R,

quarterly contest to achieve corporate targets & control manpower attrition

* Allocating hard amount cases to agencies with physical visit
* Checked bad debt accounts and made analysis reports for management decision making

**Since Sep’19 – Mar’22**

**Department : Write-Off , Gujarat**

**Designation : Sr. Area Collection Manager**

**Location : Ahmedabad**

**Organization : Bajaj Finance**

**Key Responsibilities:**

* Handling 50 Cr. portfolio of 7500+ customers across Gujarat.
* Currently Six Assistant managers and Two off-roles Employees reporting to me from Ahmedabad, Baroda, Rajkot and Surat, Anand and Jamnagar Locations
* Co-ordination with 14 agencies and delivering required collections
* Arranging LOK ADALAT event to default customers and collect payment from them
* Maintaining DRR to meet the target
* Managing their payouts and push-up them to take productivity from them
* Created dashboard reports and presented to higher management team the story behind numbers,

Identifying trends and gain competitive advantage

* Ensure to deliver Monthly/Yearly collection targets & motivate agency team by conducting R&R,

quarterly contest to achieve corporate targets & control manpower attrition

* Allocating hard amount cases to agencies with physical visit
* Checked bad debt accounts and made analysis reports for management decision making

**Since Oct’15 – Sep’19.**

**Department : CBO-Dunning**

**Designation : Executive**

**Location : Ahmedabad**

**Organization : Vodafone India Pvt Ltd**

**Key Responsibilities:**

**(Jan’18 to Sep’19)**

* Handling billing of all 23 circles
* Taking care of 2 agencies and (2 supervisors and 35 team members)
* Analyzing of data and ensuring that as per the usage proper amount is billed
* Managing Pre-bill and post-bill audit across all bill cycles
* Preparing shift wise roaster for all team members
* Managing their payouts and push-up them to take productivity from them

**(Oct’15 to Dec’17)**

* Performed Dunning actions on different category customers in variable system within TAT
* Handling collection agencies and achieving monthly targets
* Ensure to reduce bad debt by increasing Cycle efficiency performance of Agency allocation
* Managing overall portfolio of active, suspended & deactivated, overdue in 0-30/30-60 & 60+bucket
* Tested & Deployed CNCS application to perform schedule wise & accurate payment follow-up activities within TAT
* Migrated old billing system to new billing system “AMDOCS” , play key role for developing the new system
* Trained new team members in initial phase and mentoring on day to day basis
* Designed SOP for further training and process Standardization & created BCP plan for business exigency
* Process Migration of Collection Back office Cycle & done automations for the same
* Making daily, weekly and monthly dunning MIS, maintaining daily tracker for all the dunning activities
* Checked bad debt accounts and made analysis reports for management decision making
* Allocating 0-30+ bucket cases to the tele-calling agencies
* Allocating hard amount cases to agencies with physical visit
* Preparing presentation and giving review to the circle and HOD
* Making daily, weekly and monthly dunning MIS, maintaining daily tracker for all the dunning activities
* Handling Large Enterprise Accounts
* Created dashboard reports and presented to higher management team the story behind numbers,

Identifying trends and gain competitive advantage

* Ensure to deliver Monthly/Yearly collection targets & motivate agency team by conducting R&R,

quarterly contest to achieve corporate targets & control manpower attrition

* Coordination with credit team to reduce rotational default/churn & sales team for credit verification
* Arranging LOK ADALAT event to default customers and collect payment from them

**Since Sep’12 to Oct’15:**

**Organization : Apexa Information System Pvt Ltd**

**Client : Vodafone Shared Services Ltd**

**Department : Revenue Assurance**

**Designation : Supervisor**

**Tenure : September’ 12 – October’15**

**Location : Ahmedabad**

**Key Responsibilities:**

* *Handling all the billing related activities of VBS (Vodafone business solutions) & postpaid customers*
* Managing team of 20 members and with all coordination and alignment of allocation within team.
* Coordinating with different 13 Circles for various requirement and support for completing RA activity.
* CDR validation as per Plan & offer.

**Since Sep’10 to Sep’12:**

**Organization : Adecco Flexione**

**Client : Aircel Gujarat Ltd.**

**Department : Collection Officer -Ahmedabad**

**Designation : Credit and Collection**

**Tenure : September 10 – September’12**

**Location : Ahmedabad**

**Key Responsibilities:**

* Leading Ahmedabad (InCity & Out City) branch credit & collections operations, minimizing aging overdue, improving cash flow
* Leading a team of 15 to handle and Collection/ Credit verification through agency/In house staff
* Managing total portfolio of Ahmedabad zone that includes overall active, suspended & deactivated, overdue in 0-30/30-60 & 60+bucket
* Created dashboard reports and presented to higher management team the story behind numbers,

Identifying trends and gain competitive advantage

* Excel & complete adherence to National credit policy for C&C Process

**Since May 09- September 10**

**Organization : Adecco Flexione**

**Client : Vodafone Essar Gujarat Ltd.(Vodafone House)**

**Department : Retention**

**Designation : Retention co-ordinator**

**Location : Ahmedabad**

**Key Responsibilities:**

* Handling Retention for Ahmedabad circle
* Giving retention goodies to the customers as per the last bill and collect the payment from them
* Co-coordinating with each and every FOS on daily targets, Doing frequently customer visit to the HNI customers
* Provide all relevant data to all Branches & Agency
* Managing pay outs and audits related to field retention agency.

**Since Nov’06- May’09**

**Organization : Pace Setters Business Solution PVT. LTD.**

**Client :** **TATA Teleservice**

**Department : Collection**

**Designation : Collection - MIS Executive**

**Location : Ahmedabad**

**Key Responsibilities:**

* Regular field visit for disputed customers
* Visiting to the high amount customers and collecting payment from them
* Customer Complaint Bifurcation & Complain Analysis For Weekly & Monthly
* Every Weekly & Monthly Maintain Status Of Collection vs Bed Debt Error percentage with Reasons

**ACHIEVEMENTS:**

* White Belt Certified
* Achieving RLP Target from last two years
* Have appreciated & awarded “Best Approach” award by Circle CSD head (Aircel) for best practices & going out of way for customer service.
* Given “SPOT Award” for the month of Mar’13 in RA(Postpaid) for best practices.
* Overall knowledge on AMODCS System
* Team Management
* Got superstar award within four Month of Joining

**EDUCATION:**

* S. S. C With First Class
* Girdharnagar School [Shahibaug]
* G. S. E. B
* H. S. C With First Class
* Girdharnagar [Shahibaug]
* G.H.S.E.B
* B Com In 2006/07 With Second Class
* C.U. Shah City Commerce Collage,
* [Gujarat University]

**HOBBIES**

* Browsing Internet
* Playing Cricket
* Web-Surfing and chatting

**SKILLS**

* Back Office Operations
* Presentations
* Data Management & Analysis
* Computer Skill
* End to End knowledge of postpaid account

**PERSONAL DETAILS:**

**Date of Birth :** 24th December 1986

**Marital Status :** Married

**Known Languages :** English, Hindi, Gujarati

**Date**: Oct 18, 2021  **Signature:**

**Place: Ahmedabad**