

# Rahul Gupta

Vasant Vihar, Cotton Mill, Railway Road, Malerkotla (Punjab) **148023**

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**Date of Birth:** 17<sup>th</sup> July, 1995

## PROFESSIONAL EXPERIENCE

- **TATA Motors Finance Ltd (Chandigarh)** Mar'23-Present
  - **Profile:** Territory Collections Manager- (1-3 BKT)
    - Handling Vehicle loan portfolio of Chandigarh zone including Patiala Area, Tricity - Chandigarh Area and Himachal Pradesh state with the help of 4 Assistant Manager's and 23 CREs
    - Monitoring the productivity of each AMRs and CREs in each BKT
    - Coordinate with sales team on 1-12 MOB cases
    - Coordination with legal team core section 138 and arbitration
    - Ensure target achievement in all parameters RF and CE
- **HDB FINANCIAL SERVICES LIMITED (VADODARA)** Sept'21-Mar'23
  - **Profile:** Territory Collections Manager- Front End (Baroda Cluster)
    - Handling Unsecured loan portfolio of Baroda Cluster (12 Branches) with 23 collection Officers team.
    - Monitoring the performance of each Collection officer and ensuring adequate manpower required to meet portfolio coverage.
    - Co-ordination with each Branch on Early MOB delinquent cases for portfolio qualitymanagement
    - Ensuring Trail upload and additional feedback on each delinquent case.
- **IDFC FIRST BANK LIMITED ( SURAT)** Dec'19-Aug'21
  - **Profile:** Collections Manager (Multi-product)
    - Handling (CV/Unsecured) loans portfolio for Surat, Baroda and Ahmedabad locations with 8 In-house Team field executives
    - Monitoring the performance of field executives and ensure achievement towards target set in each bucket
    - Ensuring Trail upload on every case by executives in all products
    - Co-ordination with sales team on Non- starter cases
    - Co-ordination with legal team for arbitration and Sarfaesi under Section13/2
- **Cholamandalam Investment and Finance Company Ltd. (PATIALA)** May'19-Dec'19
  - **Profile:** Management Trainee (Vehicle Finance)
    - Collections(CV & PV) – Soft Bucket (Risk X, 1, 2)

## SUMMER INTERNSHIP

- **Bajaj Finserv Limited, Indore** Apr'18-Jun'18\
- **Project:** Study of Business Development and Credit Appraisal Process for Consumer Durables
  - Customer relationship management
  - Business development
  - Credit appraisal process for consumer durables loan

#### **ACADEMIC QUALIFICATIONS**

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|---|-------------|
| • <b>PGDM, Finance/Marketing</b> Jaipuria Institute of Management, Indore 6.1/10          | <b>2019</b> |
| • <b>B.com</b> Harf College, Malerkotla, 66.25%   | <b>2016</b> |
| • <b>Higher Secondary Schooling</b> D.A.V. Cent Sr. Sec. Public School, Malerkotla, 66.2% | <b>2013</b> |
| • <b>Secondary Schooling</b> , D.A.V. Cent Sr. Sec. Public School, Malerkotla, 62.7%      | <b>2011</b> |

#### **ADDITIONAL PROJECT**

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|--|-------------|
| • <b>Winter Internship Program</b><br>Big Bazaar (Treasure Island Mall), Indore        | <b>2018</b> |
| ○ Promote the offers of Big Bazaar to the customers on Big Days<br>(Sabse Saste 5 din) |             |
| • Learned about Fashion Retail, VM and Till Management                                 |             |
| • <b>Britannia Industries Ltd., Indore</b>   | <b>2017</b> |
| ○ Conducted brand promotion activities in modern trade stores                          |             |

#### **ACHIEVEMENTS**

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|--|-------------|
| • Secured 2 <sup>nd</sup> position in Business Quiz organized at JIM, Indore | <b>2017</b> |
| • Secured 1 <sup>st</sup> position in E-cell activity held in JIM, Indore    | <b>2017</b> |

#### **CO-CURRICULAR ACTIVITIES**

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|--|-------------|
| • Coordinator of Student Welfare and Discipline Committee of JIM, Indore | <b>2017</b> |
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#### **INTERESTS & HOBBIES**

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|------------------------------|--|
| • Singing, Dance and Workout |  |
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