



NABHDEEP VERMA

MANAGER

Expertise in Collections & Fraud Management with hands-on experience in Secured Loans, Default Cases in all buckets.

Industry Preference: Housing Finance Companies

Location Preference: Punjab

nabhdeepverma@gmail.com

+91-8558033550



Profile Summary

- A competent professional with nearly 17 years of experience in the entire gamut of Finance Operations inclusive of Collections, Housing loan & Loan against property default cases & Fraud Management.
- A strategic planner with proficiency in devising strategy for collection and recovery from clients against pending/ unpaid bills after providing appropriate advice & by resolving queries.
- Competent in streamlining & improving existing systems / processes, envisioning new methodologies, future trends and driving development, direction and accomplishment.
- Competent in support and sustain a positive work environment that fosters team performance with effective communication and relationship management skills.
- Proficient in managing tax matters including T.D.S. formalities, preparing & filing annual returns / income tax returns along with computation of total income.
- Skilled in supervising the team for managing high value fraud cases / defaulters / insolvent clients and initiating appropriate actions against them.
- An effective leader with proven skills in leading larger teams during the project phase and guiding team members and enabling knowledge sharing among the team.



Education

- B. Com. from Gujranwala Guru Nanak College, Ludhiana in 2005.
- Certification course (Computer Fundamentals including Microsoft Office, Accounting observation (Tally) and Hardware Knowledge).



Skill Set

Commercial Operations

Risk Analysis

Default Cases

Collections

Overdue

Team Management

Fraud Management

Loans

Leadership

Work Experience

Piramal Housing Finance Ltd., Ludhiana (Manager)

2022- till time

Key Result Areas:-

- Managing Mortgage Portfolio (BKT-1 to BKT 6) of total pool 53 cr accounts containing 500+ accounts for Ludhiana and Khanna Locations.
- Maintained Effective Processes towards In-house Team/Receipt Books Control/ Cash management and Credit Checks.
- Managing recovery, driving collection all buckets through in-house field officers/ Vendors and tele-callers, area wise allocation of cases to collectors, team management and initiation of SARFAESI / Arbitration/ NI u/s 138 process and preparation of MIS recovery of advances, effective Follow up and other routine branch work related to collections.

Providing high quality collection support to improve overall customer satisfaction; managing respective section and ensuring that instructions are processed as per the service levels

Dewan Housing Finance Ltd., Ludhiana (Deputy Manager)

2017-2022

Key Result Areas:-

- Managing Mortgage Portfolio of total pool 532 Cr (Bucket-1) containing 3370 accounts for Ludhiana and Bathinda locations.
- Maintained Effective Processes towards In-house Team/Receipt Books Control/ Cash management and Credit Checks.
- To provide feedback to sales & credit as per the market situation.

PNB Housing Finance Ltd., Ludhiana

June'06 to Nov' 17

Growth Path:-

Administrator Assistant

Jun'06 – Jul'07 (Off-role)

Executive Assistant

Aug'07 – Jan'10 (Off-role)

Senior Officer

Feb'10 – Jun'13 (Operation)

Assistant Manager-I

Jul'13- Jun'16 (Collection)

Assistant Manager-II

Jul'16 – Nov'17 (Collection)

Key Result Areas:-

- Managing recovery, driving collection all buckets through in-house field officers/ Vendors and tele-callers, area wise allocation of cases to collectors, team management, vendor management, and initiation of SARFAESI / Arbitration/ NI u/s 138 process and preparation of MIS recovery of advances, effective Follow up and other routine branch work related to collections.
- Providing high quality collection support to improve overall customer satisfaction; managing respective section and ensuring that instructions are processed as per the service levels.
- Spearheading processing of loans & disbursements, handling PDC management, sourcing of FDs, TDS & service tax deduction, recovery follow-up along with customer operations and bank reconciliation
- Ascertaining maintenance of branch accounts, monitoring housekeeping activities, performing final process of the loan disbursement, bank reconciliation and processing of vendor payments helping the branch in deposit mobilization
- Leading back office work, clearing process through ECS & PDC's, tele-calling for recovery process along with preparation of TDS statements, FDRs/Loan documents and other routine operation.

Highlights

- Honored with award for Best Performer in North Zone for Collection by Honorable MD.
- Received appreciation from Operation Head for outstanding performance in operation works
- Successfully sourced maximum number of new Fixed Deposit accounts in the Financial Year 2010-11

- Presented with appreciation from costumers for servicing best service in all fields

Bhushan Aggarwal & Co., Ludhiana

Aug'05 – May'06

Comprehended the rules/concepts of accounting, audit work of business parties and computerized accounting procedural efficiency through tally system and office documents.



Personal Details

Date of Birth: 10th January 1983

Languages Known: English, Hindi & Punjabi

Address : 90, New Professor Colony, St No 4 Opp. Raj Guru Nagar, Ludhiana – 142027, Punjab

Date:-

(Nabhdeep Verma)