

ANUJ SAXENA

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Permanent Address :

152, Maitri Apartment, Plot No. 28, I.P. Extension, Patparganj, Opposite Chander Vihar, Delhi - 110092

More than 17 Years of experience in responsible of Collection Portfolio to recover money from Delinquent Accounts.

↳ **Objective**

"To become a highly efficient and paragon professional through my paramount potential of hard work, Sincerity and Honesty."

↳ **Professional Snapshot**

- Possess over 17 years of experience in Handling Collection/Recovery in Financial Institution like Cholamandalam, Tata Motorfinance Ltd, Bajaj Finance Ltd (Bajaj Finserv), Poonawalla Fincorp (Known as Magma Fincorp), Kogta Financials India Ltd and Aadhar housing Finance Limited.
- Currently Associated with Aadhar Housing Finance Ltd as Regional Collection Manager (All Bkt) since May 2023 and taking care of Western UP (UP-II).
- Exposure in understanding & adopting emerging trends & techniques, addressing industry requirements to achieve organizational objectives.
- Gained experience in customer servicing, process operations and experience of implementing procedures & service standards for excellence.

↳ **Current Employment:**

May '2023 to Till Date with Aadhar Housing Finance Limited as Regional Collection Manager (All Buckets) for Western UP (UP-II).

Responsibilities:

- Managing to control flow from Fresh Bounce (Zero Bucket) to next buckets.
- Handling Collection In-house Field Collection for all Buckets.
- Coordination with Tele-collection Team to increase performance month by month.
- Taking care of NIL Movement from 1+ Bucket into NPA.
- Personal Visits on all HIGH POS cases with BCM/Litigation Manager to understand the customer issues for non-payment of EMI.
- Timely process of 13/2, 13/4, taking physical possessions of the property with the help of the Litigation Team and Empaneled Agencies till disposing of the properties.
- Responsible to identify the buyer to dispose of the possessed properties at the best value.
- Direct Reporting to Circle Manager/Business Head also direct interaction with Collection Head / EVC on the critical cases.
- Managing around 28 Branches with the team of 6 ACMs, 22 BMs, 31 BCMs, 2 Litigation Managers and around 70 Executives to manager around 6500 cases of the Location.

 **Previous Employment:**

Oct'2021 to April 2023 with Kogta Financials India Ltd as Regional Manager (Early Bucket) for NCR.

Responsibilities:

- Managing recoveries of CV/PC/Farm Asset for Delhi NCR Location.
- Handling Collection In-house Field Collection for 1-30 and 31-60 Bucket.
- Coordination with Tele-collection Team to increase performance month on month
- Managing NCR Portfolio with a team of Two Managers and 10 Executives.
- Personal Visits with Credit Managers/Sales Managers on High Pos delinquent accounts for resolution.
- Prepare Collection plan as per Portfolio of the Location.
- Reporting to National Collection Manager on daily basis.

Jan'2020 to Oct'2021 with Magma Fincorp Ltd as Team Leader (Recovery) for Faridabad Location.

Responsibilities:

- Managing recoveries of CV/PC/Farm Asset and CE Portfolio of Delhi Location
- Handling Collection In-house Field Collection for Bucket-90-450.
- Total 9+ years of Experience in Handling Bucket-0 PL Portfolio.
- Prepare Collection plan as per Portfolio of the Location.
- Reporting to State Collection Head on daily basis.
- Repossession of NPA Assets with the help with repossession agency.

May'2015 to 4th Dec,2019 with Bajaj Finance Ltd. (Bajaj Finserv), as Senior Area Collection Manager PL-Flows for Delhi, Pune and Mumbai Locations.

Responsibilities in Pune:

- Managing Consumer Durable and Personal Loan Portfolio of Pune Location
- Handling Tele-calling Agency and Field Collection for Bucket-0 for Pune location.
- Total 9+ years of Experience in Handling Bucket-0 PL Portfolio.
- Prepare Collection plan as per Portfolio of the Location.
- Handling 22 Field Associates (DCA) along with 3 Collection Agencies.
- Reporting to Regional Collection Head on daily basis.
- Provide training to Collection Executives/Managers with work process.
- Providing all Back-end-Support to Team.

Responsibilities in Mumbai and in Delhi:

- Managing Personal Loan Portfolio of Mumbai Location for PL- Bkt-1.
- Prepare Collection plan as per Portfolio of the Location.
- Handling one Three Manager and 12 DCAs and 2 Agencies to manage Bkt-1 Portfolio.
- Reporting to Regional Collection Head on daily basis.
- Providing all Back-End-Support to Team.

May'2014 to Feb'2015 with Magma Fincrop Ltd, as Team Leader in Gurgaon(NCR).

Responsibilities:

- Managed all Products (Asset Bases Portfolio for Delhi, Gurgaon and Rewari (Suburb)).
- Prepare Collection plan as per Portfolio of the Location.
- Experience in Collection of Commercial Vehicle, Construction Equipment, Cars, Tractor, etc.
- Handling 14 In-house Executives.
- Handled Bucket 2 and 3 Portfolio (31-90 DPD)
- Directly reporting to State Collection Head on daily basis.
- Provide training to Collection Executives with work process.
- Providing all Back-end-Support to Team.

**February'2013 to May'2014 with Fincruise Credit Services Pvt. Ltd as Collections Manager.
(Fincruise is a Company who is purchased the Write-Off Portfolio of Barclays Finance)**

Responsibilities:

- Managed all Products/Portfolio for Delhi/NCR Location.
- Prepare Collection plan as per Portfolio of the Location.
- Handled 6 Agencies in Delhi and 4 in Rest North India for managing Portfolio.
- Handled NPAs / Written-Off Accounts of Barclays Finance.
- Directly reporting to Collection Head on daily basis.
- Provide training to Collection Executives with work process.
- Providing all Back-end-Support to Operations Team.

June'2007 to Dec'2012 with Fullerton India credit Co. Ltd., as Collections Manager.

Responsibilities:

- Managing all Products/Portfolio of the Branch like PL, TW, HL, used cars.
- Prepare Collection plan as per Portfolio of the branch as well as for the Location.
- Handled a Team of 2 Supervisors and 12-15 Collection Executives for managing branch Portfolio.
- Handled X-Bucket of Pune Location.
- Handled all types of Collection (HARD & SOFT).
- Used to send all types of Collections Reports on daily basis to the State Collection Manager / -- Cluster Collection Manager.
- Personal visit to Non-Starter customer to resolve the cases.
- Co-ordinate between customer and Head Office, to resolve the issue of the customers.
- Co-ordinating between Collection team to resolve their unresolved cases by visiting with them to resolve these types of cases.
- Provide training to Collection Executives with work process.
- Providing all Back-end-Support to Credit as well as to Sales Team.

Attainments:

- 100% of Target Achievement for the branch since joined in the Pimpri (Pune) Branch.
- Winner of Gold Award from CEO for Quarter Oct-Dec2010.
- Achieved Silver award for Quarter July-Sept_2010.
- Winner of Target Award for Dec_2009 – Jan_2010

January '2007 to June'2007 with Tata Motorfinance Ltd.As Team Leader (Collections)

Nature of Job at Tata Motorfinance Ltd

- Initially handled two branches simultaneously (Noida and Ghaziabad)
- Managing Cars and Commercial Vehicle collections for both branches.
- Handled collection for upto 2nd bucket for both the branches.
- Also coordinate with the collection agency for higher cases.
- Also help in reposess of the vehicles. (Both cars and commercials)

 *First Employment in Finance*

**May'2005 to December'2006 with Cholamandalam Investment and Finance Co Ltd (CIFCO)
Designation : Executive –Receivable (Back Office Associate)**

Nature of Job at Cholamandalam

- Worked as Back Office Associate (Cashier) for the Branch.
- Updation of collections during the day for whole branch.
- Delivering value added services to the existing customers of the organization.
- Ensuring 100% customers satisfaction by rendering valuable services upto their satisfactions.

 *Education*

- Completed MBA (PGDBA – 2 Years DLP Programs) from Symbiosis, Pune.
- One Year Executive MBA Course (Company Sponsored) fom IIM Lucknow in 2018-2019.
- Passed Graduation (B.Com) from Delhi University in 1999.
- Passed 12th from Delhi Board in 1992.
- Passed 10th from Delhi Board in 1990.

 *Personal Details*

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| ➤ Nationality | Indian |
| ➤ Date of Birth | 26 th September, 1974 |
| ➤ Language Known | Hindi, English. |
| ➤ Marital Status | Married |
| ➤ Preferred Location | Delhi (NCR), Rajasthan, Uttar Pradesh & Maharashtra. |