

## **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 Ahmedabadlocations 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**

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

## **ADDITIONAL PROJECT**

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

## **ACHIEVEMENTS**

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

## **CO-CURRICULAR ACTIVITIES**

- Coordinator of Student Welfare and Discipline Committee of JIM, Indore **2017**

## **INTERESTS & HOBBIES**

- Singing, Dance and Workout

