



Mona Jain

To join a reputed organization which gives ample opportunities for professional and personal growth and where I can ample my qualification and skills for mutual benefits.

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EDUCATION

Happy School

Passed in 1992

All India Senior Secondary School Examination (10+2) Pass from C.B.S.E. In 1992 from Happy School.

Shaheed Bhagat Singh College

B.Com (Hon's) from Delhi University in 1995 from Shaheed Bhagat Singh College.

GNIIT, from NIIT

3 years Diploma in Computers

WORK EXPERIENCE

September 2023 – Present

Assistant Manager – Agency Manager for Credit Cards, Personal Loans Recoveries - Standard Chartered Bank Ltd.

Managing Agency for Unsecured products -Credit Cards & Personal Loan -recoveries for PAN India portfolio, collections of Receivable with in the time period & other accounts related process, vide Tele calling & Field visits including Customer escalations, Customer Management, Negotiating on settlement's & NDC's, Achieving monthly targets, maintaining the reports.

December 2021 – August 2023

Manager – Home Loans, Mortgage Loan, Personal Loan – Can Fin HomesLtd.

Managing In-house Branch Level collection set up for Home Loans, Mortgage Loans, Personal Loans for Risk-X till NPA Bucket along with implementing SARFAESI ACT with Recovery staff for collections of Receivable with in the time period & other accounts related process for Branch, vide Tele calling & Field visits including Customer escalations, Customer Management, Achieving monthly targets, maintaining the reports.

January 2021 – December-2021

Manager – Credit Card Collections – HDFC Bank Ltd.

Reporting to Assistant Vice President –Risk –collections

Managing In-house Tele calling set up for credit cards collection for Inflows, Risk-X Bucket with a team In-house Tele callers & visiting on high value cases.

Coordination with Field staff for collections of Receivable with in the time period.

Achieving monthly targets, maintaining the reports

September 2019 – January 2021

Deputy Manager – Credit Card Collections – RBL Fin Serve Ltd.

Reporting to Assistant Vice President –Risk –collections

Managing Tele calling agency for credit cards collection for Bucket one portfolio with a team of supervisor & Tele callers.

Coordination with Field staff for collections of Receivable with in the time period.

Achieving monthly targets, maintaining the reports

January 2018 – September 2019

Lead Manager – Operations -Claims, Indian Mortgage Guarantee Corporation (IMGC).

Directly reported to VP Operations for Claims department. Part of the Claims Department – CAD, pilot batch defining the entire process of claims, automating the claims process in PAS with coordination with the IT Team.

Analyzing the servicing files received from the lender, and coordinating for the NPA Status, uploading the same in the system.

Taking care of entire claim process of all the lenders on board, Main Lenders include ICICI Bank, Aditya Birla Housing Finance, Reliance Home Finance, Shriram Housing Finance Ltd. Etc.

Coordinating for all NPA cases, with all the lenders & scrutinizing the claim documents.

Handling complete MIS for PAN India for Delinquent cases, Analyzing the data and preparing the report on yearly, monthly, weekly and daily basis.

Coordinating with Vendors for all the required verifications required for claim processing.

Recommending the claims to the claims committee and coordinating with Finance department for the payments.

Also coordinating with all lenders for the refund of the claim already given in case, the account rolls back to normal.

June 2016 January 2018

June'16-November'16, CPA Branch Manager (Sr. Executive), Reliance HomeFinance

December'16 –January'18, Branch Operations Manager, Reliance Commercial Finance Ltd. Reported to Regional Operations Manager for Commercial Finance Ltd. also reported to Area CPA Manager for Home Loans Department.

Taking care of a pilot project “Customer Service Guarantee- CSG” started by Reliance Capital Ltd for Home Finance for Mortgages, LAP, Affordable Housing, and Reliance Commercial Finance LTD. SME, products.

Supervising team of sales coordinators, who coordinate complete process from Logins till Disbursement for all products HL, LAP, AF, SME-machinery & LAP, Inventory funding, Supply Chain, CE,

Coordinating with Vendors for FI, Legal, Technical, LIP Reports, Credit Managers & Sales Managers for all reports and document related queries.

Additionally taking care of PDD documents to be sent to ROPS according to LOD defined, TDS activity banking of (DRE) receipts of PF & EMI etc. and CRM related queries for repayments etc.

December 2003 – June 2016

March 2009-June2016, Zonal MIS and Collection Coordinator DSMG (DebtService Management Group) -ICICI Home Loans (180+DPD cases).

Handling complete MIS for PAN India for Delinquent cases, Analyzing the data and preparing the report on yearly, monthly, weekly and daily basis.

Keeping a track of collections on day to day, weekly, monthly basis and other MIS's and analysis required by Senior Management.

Coordinating for the collections done on daily basis PAN India Level with all Regional Head's, Area Debt Manager's, Debt Managers and our product Team for the Targets defined and achieved for collections.

Coordinating with Sarfaesi Team for keeping the track of Symbolic, Physical Possessions done, 13.2 Notices sent, Legal and DRT.

June 2007 - February 2009, Zonal Sales Coordinator, ICICI Personal Loan Department.

Reported Directly to Zonal Sales Manager For Personal Loans and MicroBanking Loans.

Handling complete cost MIS for PAN India. Handling all DSA's / DST's Billing, Maintaining the Cost Trackers.

Coordinating for the payouts of DMA's with our Head Office for all Regional Sales Manager's and Area Sales Managers, and Sales Manager.

Coordinating for the MIS for Targets defined and achieved for logins and Disbursements on daily basis, weekly, monthly and yearly basis.

June 2006 - May 2007, Unit Manager, ICICI Personal Loans and Micro Banking Loans.

Leaded a Team of 20 people for Service Desk and Sales Desk which included Inbound calling, and outbound calling and working on the project SR “O”.

Cross selling the Products of the organization. Handling the entire customer related queries, coordinating and solving them to the satisfaction of the customers for both the products.

Handling the collection call for the due payments, knowing the reasoning for the same and arranging for the collection.

Skills

Tele calling & Field Collections
Agency Management
Team Management
Vendor Management
Customer Support Back-end Collections
Customer Support
Back-end Operations/Processing
Sales Support
Coordination
MIS Reporting

Reported Directly to Zonal Sales Manager for Personal Loans and Micro Banking Loans. Handling the complete MIS for costing and other required MIS's which included .Handling all DSA's/ Dst's Billing, Maintaining the Cost Trackers. Coordinating for the payouts of DMA's.

Coordinating for the MIS for all Sales Manager's and Area Sales Managers, Regional Sales Manager and Zonal Sales Manager for Targets defined and achieved for logins and Disbursements on daily basis, weekly, monthly and yearly basis.

December 2003 - May 2006, Regional Coordinator, ICICI Home Finance Co.Ltd.

Coordination PAN India related to field investigations, legal, technical of the property request from all over India, and dispatching the reports, coordinating with the customer to solve the queries related to property documents.

Coordinated with the customers for the registration of the property, keeping the track of the cheques given to the lawyers and customers etc, maintaining all return cheques MIS from the lawyer & solving queries regarding returned cheques.

Coordinated for Post Disbursal Documents (PDD's) queries & help the Customer Care department to solve all the issue regarding the property documents. To maintain all Post Disbursal Documents, cheque cut MIS.

Coordinated all the APF & ADF Projects, Generating, initiating and maintaining complete MIS, initiative to develop some new system for handling Post Disbursal Documents problem & to set up collection structure for the respective Credit Area and ensure regular collection of Post Disbursal Documents Distribution of cheques as per DMA and Lawyer & solve the hold sanction files & dockets of all channel. Handling all Legal Agencies & Technical Agencies bills & it's related queries. ¥

June 2000- November 2003, Accounts Assistant cum Office Assistant , The Rishabh Velveleen Ltd.

Looking after the purchases of the Company, issuing the purchase orders etc. Coordinating with the suppliers for the rate.

Maintaining the accounts details manually as well as on E.X. Next Generation package. Making the payments to the suppliers etc. Issuing the Cheque's to the Suppliers.

(Mona Jain)