



Ridham Sharma

Area Collection Manager

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7006152202

2 Years

Earn a job which offers a dynamic work profile, where the organization and I can grow symbiotically, and a work environment where I can utilize my skills and knowledge efficiently and always be motivated to acquire new skills.

Profile Summary

Perceptive Collection Manager, astutely administering and collecting loans and payments. Adept at reconciling past due accounts in a firm. Committed to secure clients payments and settling accounts matters through effective negotiations, NPA management.

Education

2020, Full Time

MBA/PGDM, Central University of Jammu, 65%

2018, Full Time

B.Com, University of Jammu, Jammu, 55%

2015

12th, CBSE, English, 65-69.9%

2013

10th, CBSE, English, 70-74.9%

Work Experience

2022 - Present

Area Collection Manager

Aditya Birla Capital (ABCL)

- To manage the collections process at a State level with nonperforming defaulting borrowers to create optimum recovery solutions.
- To liaise with inhouse and external collections teams and to oversee their activities ensuring compliance with all internal policies and relevant regulations.
- Manage the collections process at a Location / City level streamlining operations and working to minimize the costs of default and bad debt-Liaise with internal and external agencies to drive the collections process in an efficient manner.
- Exposure in devising strategy for collection and recovery from clients after providing advice on

various payment options.

2021 - 2022
Business Development Associate
BYJUS

- To contact the potential customers (parents & students) to set up meetings, and counsel the students on learning pedagogies, and the BYJU'S personalised learning journey.
- Inside Sales.
- Generate Leads through cold calling.
- Client Interaction.

Key Skills

Client Relationship Management Sales Product Promotion Business Presentations
Marketing Communication Project and operation management Advanced Excel
Npa Management

Internship

State Bank of India

Measures to increase the Penetration of Yono App
2 Months

??? Summer Project on YONO & its usage in Public and Private Spaces.
??? Documenting the reason for its low usage.
??? Recommending strategy for its usage enhancement.

HDFC Bank

Client relationship management
2 Months

??? A study on customer relationship management in the financial service sector
??? Operation management & Compensation management.
??? Understanding of Public Relation management services at bank level.
??? Opening up of savings account and Fixed deposit making.

Coco Cola Pvt Ltd

Accounts Management
2 Months

??? Understanding of Accounting and tax-related documents.

??? Filling of Vouchers and receipts.

??? Generating and analyzing reports.

Language

English
Proficient

Hindi
Proficient

Dogri
Proficient

Personal Details

Date of Birth

20th January 1997

Gender

Male

Marital Status

Single/Unmarried

Address

**V.P.O Sarore ,Tehsil
Bishanh, Jammu**