

**TAJENDER SINGH**

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TILAK NAGAR NEW DELHI 110018

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**CORE COMPETENCIES: DEBT. MANAGEMENT, COLLECTION MANAGEMENT, CUSTOMER SERVICE MANAGEMENT, CUSTOMER RELATIONSHIP MANAGEMENT**

**Work experience**

From Jan 2024 Till Date

**Cars24 Financial Services Pvt Ltd (Regional Collection Manager)**

- ❖ Managing the overall Collections from bkt-0 to Write Off, Dealer Finance, Loss On Sale and above with 4 Area Manager 9 Collections Manager and 36 Officers. (North & East)
- ❖ Monitors target VS achievement reviews with the Area Managers and Managers in regular intervals
- ❖ Conducts regular discussions with Area Managers on field affairs and guiding them for the priorities and using the collection tools as per the requirements.
- ❖ Focus on revenue by driving the penal penetration and penal collection by monitoring the performance drivers periodically.
- ❖ Based on future volumes forecasting at the location level pre-planning of agency business plan.
- ❖ Regularly track the portfolio for All buckets for the assigned area.
- ❖ Track and control the delinquency of the area and focus on non-starters and newly Source Cases.
- ❖ Regularly follow up with the difficult & default customers and High Value Cases.
- ❖ Maintain data for administrative work related to collection such as updating delinquent account history, providing and maintaining MIS reports, and help for skip tracing team, reviewing of collection feedback on weekly and Milestone closing.
- ❖ Coordinating activities of staff members to ensure a smooth and efficient department that reduces the number of cases that are overlooked.
- ❖ Formulating new strategies & SOPs for process enhancement; managing MIS development & budgeting for strategic decision-making; developing plans to mitigate cost.
- ❖ Identifying areas of the collection process that need improvement and implementing an enhanced process that will help collectors be more effective.
- ❖ Personally visit on 90+ DPD Cases on a regular basis to resolve at earliest.
- ❖ Coordinate with Legal Team and as well as Process close higher DPD Cases with Legal Help.

From Dec 2022 to Date JAN 2024

**IDFC FIRST BANK ( State Head )**

- ❖ Handling Write off Pool DPD 180+ TWL/UC ( Delhi-NCR/UP ).
- ❖ Channel Management: handling multiple Agencies
- ❖ Repo Activity along with Repo Agent and legal team.
- ❖ Prepare the daily MIS of collection of drops happening in terms of value given to the team.
- ❖ Handling the team of 3 On Roll Manager.
- ❖ Auditing agencies on compliance and processes
- ❖ Managed follow-up on month end closing results and implemented necessary resolutions.
- ❖ Participated in weekly internal field agencies meetings and monitoring audit & compliance.
- ❖ To ensure strict adherence of specified COC & Processes by all Agencies.

- ❖ Resolve queries and escalations raised by customers.
- ❖ Field Visits on Problematic Cases & coordinating to resolve service dispute cases.
- ❖ Maintaining MIS and Report it to Senior Management.

From Mar 2020 to Dec 2022

**BAJAJ FINANCE LTD ( Senior Area Collection Manager)**

- ❖ Handling 30cr Portfolio of risk X Bucket. (PL)
- ❖ Managing and controlling a flow rates Under 5% to Minimize the delinquency.
- ❖ To take care of the high balance preferred & HNI Customer.
- ❖ Prepare the daily MIS of collection of drops happening in terms of value given to the team.
- ❖ Handling the team of 3 On Roll Manager.
- ❖ Managed follow-up on month end closing results and implemented necessary resolutions.
- ❖ To ensure strict adherence of specified COC & Processes by all Agencies.
- ❖ Resolve queries and escalations raised by customers.
- ❖ Excellent performance in collecting money during Moratorium period.
- ❖ Field Visits on Problematic Cases & coordinating to resolve service dispute cases.

From Dec 2018 to FEB 2020

**ADITYA BIRLA FINANCE LTD (Collection Manager)**

- ❖ Handling 60cr Portfolio of NPA (90+DPD) of Digital Segment (PL, BL, CD, Wallet Loan).
- ❖ Managing 6 collection agencies and ensuring to meet the targets set by the management.
  - ❖ Experience in taking daily review of the field supervisor/field collectors and monitoring their performance and activities.

- ❖ Carrying out intensive investigation on skip cases by telephone directories, Field visit, using available data base like CIBIL and further investigating through internet, job Portal,
- ❖ Taking care of Police Complaints and legal cases that file against fraud cases
- ❖ Designing Allocation and follow-up strategy.

### **HDFC BANK LTD. (Deputy Manager)**

**From - Oct 2017 To Dec 2018**

- ❖ Handling 22cr Portfolio of risk X Bucket.
  - ❖ Managing and controlling a flow rate Under 10% to Minimize the delinquency level & control the Roll Forward and roll back rates.
- ❖ To take care of the high balance preferred & HNI customer of the bank.
- ❖ Visiting key and high value accounts along with collector and collecting overdue balances.
- ❖ Responsible for tracing skip & NC cases through various tools.
- ❖ Tracking In-house productivity of collection officer.
- ❖ Managing Pickup Agency as well.
- ❖ Designing Allocation strategy and Follow-up strategy. (In-House)
- ❖ Receive Daily MIS bases on roll forward and roll back percentages.
- ❖ Ensure strict adherence to the company standard prescribed for Collection.
- ❖ Calling team and maintain decency against RBI – guidelines with proper adherence of Code of Conduct.
- ❖ Assisting the credit card collection team of 13 tele callers.

### **BAJAJ FINANCE Ltd (Assistant Manager)**

**Feb 2017 To Oct 2017**

- ❖ The core job as a collection manager – working as a Collection manager in flow Division Looking after Collection in Delhi NCR.
- ❖ The primary role lied in protecting the company's and maintain good customer relation.
- ❖ Case to case basis identification for legal action on Particular Case for fast and effective recovery.
- ❖ Handling the team of 3 supervisors & 13 fos .
- ❖ Prepare the daily MIS of collection of drops happening in terms of value given to the team.
  - ❖ Skip Tracing process, quality collection, fresh bounces tracking and resolving non-starter customers. Conducting periodic audits on collection agency for cash deposits follow-up on customers and aged receipt.

### **HDB Financial Services (Senior Officer)**

**Mar -2009 to Feb 2017**

- ❖ Handling the portfolio of x bucket.
- ❖ Prepare the daily MIS of collection and drop happening in terms of value given to the team.
  - ❖ Train collection staff for basic collection practices and ensure full customer satisfaction with adherence of basic benchmarks.
  - ❖ Ensure control points – Awareness calling, skip tracing process, quality collection, fresh bounce tracking and resolving nonstarter customers,
- ❖ Review daily MIS bases on roll forward and roll back percentages.

### **Strengths**

- ❖ **Commitment:** Highly committed to work and ensure business needs comes before personal needs.
- ❖ **Passion:** it is my passion to work that has placed me where I am today.
- ❖ **Creativity:** Developing innovative action plans to solve problems.

### **Key Skills**

- ❖ Positive Attitude
- ❖ Very strong on values, integrity and principal
- ❖ Coaching & Mentoring Skills
- ❖ Strong People, Process Management Skills

### **Personal Details**

**Father Name-** Mr. Amar jeet Singh

**DOB –** 29/11/1987

**Marital Status –** Married

### **Declaration**

I confirm that the information provided by me is true to the best of my knowledge and belief

**Date :**

**New Delhi :**

**Signature**