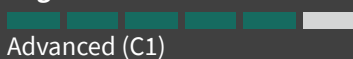


Master Of Business  
Administration, Business  
Administration  
**Sikkim Manipal University ,**  
Punjab (Ludhiana)  
August 2012

Bachelor Of Commerce,  
Accounting And Business  
Management  
**KLSD College For Boys** ,  
Punjab (Ludhiana)  
September 2000

Diploma, Financial Accounting  
**Thapar Group of Chartered  
Accountants**, Punjab  
(Ludhiana)  
September 1995

## English



Advanced (C1)

☐ ☐ ☐ ☐ ☐ ☐

Accomplished professional with extensive experience in postpaid lifecycle management within the telecom industry and loan collection processes for banking institutions. Proven expertise in optimizing customer relationship management (CRM) systems, enhancing customer satisfaction, and driving operational efficiency. Demonstrated proficiency in leveraging data analytics and insights to streamline postpaid customer operations, improve collection strategies and reduce churn. Adept at integrating advanced technologies and methodologies to achieve strategic business objectives and ensure regulatory compliance.

## December 2023 - Current

**Professional Development Sabbatical - Career Break, Delhi NCR, New Delhi**

- During my career break i embarked an international trip enriching my cultural perspective and global awareness.
- Additionally i dedicated time to deepen my understanding of the collection process within NBFC microfinance.
- Above involved hands-on learning at a domestic call center and field agency, where i analyzed and participated in various strategies and methodologies used in microfinance collections.
- This experience enhanced my proficiency in financial technology, customer relationship management and data driven decision making.
- Further i completed a course on trading & investment which enhancement my proficiency in financial market, investment strategies and data driven decision making.

August 2021 - November 2023

**Vodafone Idea Limited - State Head - Digital Collection & BPO Operations ,**  
Jaipur, Rajasthan

**Successfully delivered of KPI's handling seasoned team of 4 DR's (Avg Exp. of 12 -15 Years).Total team of 13 on rolls staff.**

- Aggressively drove KPI delivery with internal Telecalling BPO Operations & Field Agencies (Local & National Partners) of Collection & Retention in form of meetings, review governed periodically.
- Preparation and submissions of Budget Plan / Cost Projections /Presentations with leadership teams.
- Organized and detail-oriented with strong work ethic. Strengthened communication skills through regular interactions with others.
- Proved successful working within tight deadlines and fast-paced environment. Self-motivated, with strong sense of personal responsibility. Used critical thinking to break down problems, evaluate solutions and make decisions.
- Strong Governance with Excellent communication skills, both verbal and written.

- Assisted teams with day-to-day Field operations & Dialer Management techniques to deliver higher productivity in meetings & reviews.
- Demonstrated high level of initiative and creativity while tackling difficult tasks. Worked flexible hours during critical times.
- Regularly suggested team on effective time management techniques to meet tight deadlines.
- Passionate about developing high performance culture among teams / channel partners & associated staff.

May 2017 - August 2021

**Vodafone Mobile Services Limited - Bucket Coll. Lead - Tele Call Center / Field Agcy.**

**Successfully delivered of KPI's handling seasoned team of 4 DR's (Avg Exp. of 10 - 12 Years).**

- Demonstrated Leadership as Coach and mentor to field & tele calling team, evaluate progress, and maintain high standards of customer-centric collections.
- Executed Strategic Solutions to Analyze trends, identify opportunities, and execute effective collection strategies to minimize bad debts and attrition while.
- Governed Prompt Cases Allocation to Collection & OBCC Agencies. Highlight any delays related to communication & dunning schedule actions against preset schedule.
- Governed Successful Vendor Management & KPI Delivery to track performance of collection agencies, same was governed with weekly & monthly review on field & dialer productivity of partner ensuring capacity planning and controls & all safety hygiene in place.
- Governed Focus & Collaborate on outbound agencies to improve early date collections and Self-Visits on High Risk Cases to assess their situation and address any issues to reduce flow to next bucket.
- Mandatorily Tracking of First and Second Unpaid Bill Collection. Recovering outstanding from 0-90 days users amounts is vital to reduce bad debts & Fraud Prevention. Highlight channels doing fraudulent or fake sales to protect company's interests.
- Governed Daily review on FOS & Tele callers efficiency. Followed by frequent Reward & Recognition with motivational sessions by team.
- Legal Coordination with legal teams to file cases under Lok Adalat & section 138 & civil suites etc. as Legal compliance is essential.
- Sharing all critical updates to upper management & senior leadership teams in form of weekly monthly business review through VC & Conference calls Etc.

February 2015 - May 2017

**Vodafone Mobile Services Limited - Zonal Lead - Tele Call Center /Agency Field Specialist**

**Successfully delivered of KPI's handling seasoned team of 3 DR's (Avg Exp. of 8 - 10 Years).**

Major responsibilities were same like previous role.

August 2013 - February 2015

**Vodafone South Limited - Zonal Lead - Tele Call Center /Agency Field Specialist**

**Successfully delivered of KPI's handling seasoned team of 2 DR's (Avg Exp. of 6 - 8 Years).**

Major responsibilities were same like previous role.

June 2006 - August 2013

**Vodafone South Essar Limited - Zonal Lead - Tele Call Center /Agency Field Specialist**

**Successfully delivered of KPI's handling seasoned team of 2 DR's (Avg Exp. of 4 - 6 Years).**

- Diligently Managed Role of Credit & Collection Lead dealing with life cycle of postpaid accounts, we contribute to achieving 100% collection and minimizing bad debts. Your efforts ensure consistent revenue generation month after month.
- Ensured process to verify documents in field through agency agents to ensure authenticity of customer information for mobile postpaid connection applied. Self-Visits on High Risk Cases to assess their situation and address any issues.
- Collaborate with outbound call center to improve due date collections. Timely payments are essential for revenue management & flow restrictions.
- Track first and second bill Unpaid Bill Collection. Recovering outstanding from 0-90 days users amounts is vital to reduce bad debts & Fraud Prevention. Take action against channels involved in fraudulent or fake sales to protect company's interests.
- Ensure Credit Limit Analysis over 90 days unpaid cases to validate credit limit assignments. Identify discrepancies and ensure fair limits.
- Ensure prompt bill generation and delivery to customers' doorsteps. Timely communication is key which sets base to apply dunning action as per decided schedule.
- Prompt Cases Allocation to Collection Agencies. Highlight any delays to head office teams. Personal Visits to unpaid high-value disputed cases to find Resolution. Customer satisfaction is crucial.
- Legal Coordination with legal teams to file cases under section 138 and civil suites. Legal compliance is essential.
- Retail Outlet Visits to identify gaps related to payment acceptance, ATM machines, and card drop boxes. Internal Coordination with cross-functional teams to resolve customer queries related to payment and postpaid services.
- Payment Reconciliation from suspense accounts to actual user accounts. Accuracy is vital.

July 2004 - June 2006

**ABN AMRO Bank N.V - Manager - Hard Collection/ Repossession/ Legal Rec  
Successfully delivered on KPI's as an Individual Contributor to the organization.**

- Ensured timely allocation of budgeted cases to collection agency basis ACR followed by daily & periodic one on one reviews case to case.
- Managed to evaluate risk associated with delinquent loans. By analyzing credit scores, repayment history, and collateral, I tactically create a customized recovery strategy for borrowers case to case.
- Regular supervision on team of collection agents, callers, assigning accounts, monitoring progress, and providing guidance. Leading with training needs and motivation which are essential to maintain high performance levels.
- Ensured regulatory adherence with state regulations, including guidelines set by the Reserve Bank of India (RBI), is crucial. I emphasize ethical code of conduct & behavior during interactions with borrowers hence use legal support of filing u/s 138 & civil suits & asset recovery with court's receiver order potential cases.
- Ensured physical visits interactions with borrowers for settlement negotiations, I handle difficult conversations professionally. Whether extending repayment tenure or accepting partial payments, I safeguard the lender's interests.
- For Auto & Commercial loans, where vehicles serve as collateral, I initiated many repossessions under collateral retrieval process if borrowers default. Ensured & executed fair auction process that helps recover outstanding loan amounts.
- Regularly tracked progress on field collection efforts, I provide timely reports to higher management on recovery rates, challenges, and improvements as weekly fortnightly & monthly updates.

- Ensured regular reconciliation on receipts book issued & taken back in custody. Ensured timely & accurate payout release to channel partner.

April 2002 - July 2004

**HDFC BANK LTD. - INDIA - Collection Officer - Field Agency & Inhouse Coll**

- Trained and mentored new staff as supervisor, monitoring phone calls and employees on collection methods, documentation requirements and KPI performance delivery.
- Visiting non contacted & unpaid accounts with complete due diligence to avoid escalation & police complaints.
- Coordination with Police & legal teams to ensure recovery from chronic customers solving default issues.
- Contacted clients with past-due payments and actively discuss late payments and penal collections while remitting amounts due.
- Ensure updated interactions (trails) of field & tele calling followups / in banks computer database.
- Oversaw daily posting of payments (manual cash collection receipts) to appropriate accounts.
- Visited premises of customers to directly collect payments.

September 2000 - April 2002

**J S Trading Company - Finance & Accounts Executive**

- Prepared internal and regulatory financial reports, balance sheets and income statements. Filing of sales tax, central sales tax returns on quarterly basis.
- Prepared weekly & monthly reconciliation of bank accounts with bank.
- Created financial dashboards to provide insights into key performance indicators.
- Utilized financial software to prepare consolidated financial statements & debtors, creditors list and took corrective actions on deviations.

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## SKILLS

**Dependable and Responsible**

**Negotiation**

**Conflict Resolution**

**Public Speaking**

**Decision Making**

**Analytical Thinking**

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## ACCOMPLISHMENTS

**Year 2020-2021**

- Cracked Vertical Head Position as General Manager.

**Year 2019-2020**

- Diversified Role Elevation (Merger Period).

**Year 2017-2018**

- Best Employee Award from India CFO.

**Year 2015-2016**

- Talent Pool Selection:- Nationally Top 5 Candidates for Delhi Collection Project.

**Year 2008-2009**

- Exceptional Performance:- Won Prestigious IMAD Award for winning a contest continuous in a row for 12 months.

