

SHUBHASHEESH GUPTA

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11-Mar-23

HR Manager

Sir/Madam,

I am submitting herewith my resume for your perusal and favorable consideration for suitable position in your esteemed organization.

Review of my credentials will indicate that I am a qualified and high performing individual with excellent professional and technical skills achieved via rich cross-functional exposure across the industry.

Achievements:

(1) Received three recognitions for Pan India best performance from Mr. Puneet Chaddha – Head Asia Pacific HSBC & Mr. Nick Winsor

(2) Received promotion from Band 2L to 2H in HSBC Bank

(3) JAIIB from Indian Institute Of Banking & Finance & B.Com

(H)

A tour through my enclosed resume shall take you through the details and I am confident, in my credentials you would find a perfect fit for the said job. Thanks for sparing your time.

I would appreciate the chance to meet with you in person to discuss as to how I could be a vital part of your organization.

Thanking you in anticipation.

Yours sincerely

Shubhasheesh Gupta

SUMMARY

Professional with over 18 years of experience in Management of Multi Disciplinary Teams, Vendor Management, Relationship Management, Collections and general management functions primarily in the banking & finance industry

EXPERIENCE**Sep 2021 – Till Date Axis Finance Ltd****East****Senior Manager – Collections**

- Portfolio comprises of Loan against property, Home Loan, Business Loan & Personal Loan
- Area includes West Bengal, Odisha, Chattisgarh, Bihar, Jharkhand & Assam
- Manage overall 30+ and NPA
- Enforcement of SARFAESI
- Follow up for section 25, section 138 cases with empaneled advocates
- Geographical and profile demarcation for improvement in credit quality
- Managing team and collection vendors
- Resolution of escalations and customer complaints
- Resolve audit queries and adhere to processes

Jun 13 – Aug 2021 HINDUJA LEYLAND FINANCE LIMITED**West Bengal****State Manager – Commercial Vehicles Loans**

- Led commercial vehicle finance business for West Bengal
- Responsible for managing P/L of West Bengal
- Responsibilities included managing profitability of 17 branches throughout West Bengal
- Manage 30+ & NPA
- Sanctioning authority limited to INR50 lacs per application

Oct 07 – Mar 12 TATA MOTORS FINANCE LIMITED**Kharagpur/West Bengal****Senior Manager**

- Managed Kharagpur branch as branch manager for commercial vehicle finance, car loans, used vehicle finance through inhouse team, dealer DSA and DSA
- Earlier headed the collections function as State Head in West Bengal & Sikkim from 2007 to 2009, and managed the loan portfolio for NPA and collections for car and commercial vehicles of TMFL

Aug 05 – Oct 07 HSBC**Kolkata****Assistant Manager-Consumer Credit Risk (Eastern India)**

- Responsibility included lesioning with all HSBC bank branches for Home Loans, SME and factoring business
- Managed collection agencies for home loan, SME collections
- Repossessed 37 properties in single month, which were mortgaged under fraudulent transactions, and won recognition for the highest recovery in the industry in the region
- Recognized as the PAN-India best performer in the project '239' for 3 consecutive months, and received the certifications from the CEO of the company
- Recognized as the best performer in the country in the project 'Action 500+' for achieving best flow rates in the country
- In recognition of professional excellence; Got promotion from Band 2L to Band 2H in March 2007

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Jan 04 – Aug 05	ICICI BANK LIMITED Senior Officer – Collections (Home Loans) <ul style="list-style-type: none">Managed a team of 5 members, collection agencies and handled a collection portfolio of 2500 accountsLed the collection activities including calling, field collections, litigations, and dunning, and reduced the collection portfolio to 850 accounts in 1 yearSteered campaigns to reduce the net credit loss through effective management of agency managers and curing of delinquent accountsIdentified training requirements for the collection team and conducted training programs on credit knowledge	Kolkata
Feb 03 – Jan 04	STANDARD CHARTERED BANK Officer – Relationship Management <ul style="list-style-type: none">Achieved the revenue target of INR 1 crore within two months of joining through effective cross selling of insurance products, and promotional schemesDeveloped strategies to improve customer relations through formal and informal channels, which enhanced the customer satisfaction and cross selling instances	Kolkata
Jul 02 – Feb 03	ADFC Customer Service Executive	Kolkata
May 02 – Jul 02	INFO VISION Customer Service Associate	Bhubaneswar
Aug 99 – May 02	MONOLINA ENTERPRISE Collection Officer	Kolkata
Aug 98 – Feb 99	GROUP-4, SECURITIES GUARDING INDIA LIMITED Account Assistant	Bhubaneswar
Jul 98	LIFE INSURANCE CORPORATION OF INDIA Insurance Advisor	Bhubaneswar

EDUCATION

1999	B.J.B COLLEGE, UTKAL UNIVERSITY Bachelor of Commerce (Hons)	Bhubaneswar
2013	JAIB from Indian Institute of Banking & Finance	Kolkata

TRAINING	Negotiation Skills Six Sigma Process Training Communication Skills
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INTERESTS/ACTIVITIES	Assist NGOs in projects related to setting up of solar lighting systems across West Bengal
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PERSONAL	Date of Birth: Apr 5, 1979
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