



# PARVEEN GANDHI

Sr. Manager (Collections)

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## Career Synopsis

1 Month (March'24 - Till Date)

### Credlix / Moglix (Mogli Labs Pvt Ltd)

Sr. Manager – Collections (Finance)

Supply Chain, Working Capital Collections, B2B Collection  
Leading Collections and Litigations  
Team Size - 25 Team Members

2 Years (April'22 - March'24)

### Bharatpe (Resilient Innovations Pvt Ltd)

Sr. Manager - Recoveries

Unsecured Business Loan, Supply Chain, Card, OD, PL.  
Collection for North / West Zone & Litigation  
Team Size - 11 Managers - 40 FE's - Collection Agencies

3.6 Years (Nov'18 - April'22)

### IndusInd Bank Ltd

Manager - Collections

Secured Assert LAP NPA Collection incl Cross Unsecured Products  
X Days for Delhi NCR / 90+ NPA Collection for North / West Zone.  
Team Size - 16 Managers - 60 Inhouse FE's - Collection Agencies

6 Years (Dec'12 - Nov'18)

### Goodluck Financial Inclusion Pvt Ltd

Manager - Collections

NBFC – CD / PL Loan, Bkt 1-3 (Below 90 DPD)  
Leading Delhi NCR Collections, In-House Team (16 Members)  
Allocation Size – 3-4 Cr. (4K no.'s approx.)

4.8 Years (Jan'08 – Aug'12)

### RCOM (Reliance Communications Pvt Ltd)

CRM – Collections

WireLine /LeaseLine Business Collections from Large Corporates and Retail  
Collection & Billing, B2B/B2C Collections  
Team Size – 6 Members

1 Years (Oct'06 – Sep'07)

### VSNL – (Videssh Sanchar Nigam Ltd.)

Executive - Collections

WireLine /LeaseLine Business Collections from Large Corporates  
Collection & Billing, B2B Collections

1.4 Years (June'05 – Sep'06)

### Bharti Airtel Ltd

Officer - Collections

WireLine /LeaseLine Business Collections from Large Corporates  
Collection & Billing, B2B Collections

3.5 Years (Jan'02 – May'05)

### Associated Agencies (Collection Agency)

Team Lead - Collections

PL, Car Loan, CV collection for Banks.

Team Size – 25 FE / TC

## Qualification

### Professional Degree

LLB (3Year)  
CCSU University (Meerut) – 2021

### Graduation

B.Com (Pass) – 3 Years  
Delhi University – 1999

### IT Professional Diploma

E-Commerce + Convergence  
NIIT - 2001

### Certificate in Computing

Basic Computer  
IGNOU – 6 Month Diploma

### Intermediate

Commerce - CBSE - 1996

### Secondary School

CBSE – 1994

## Core Competencies

- ✓ 20+ Years of Entire Collection Experience
- ✓ Banking / Financial / Telecom / Logistic Sector Experience
- ✓ Multiple Level Collection Experience from Field Executive Level
- ✓ Team Management
- ✓ Agency Management
- ✓ B2B / B2C Collections
- ✓ Relationship Management
- ✓ Collection Strategies
- ✓ Secured/Unsecured Assets Collection
- ✓ Cross Functional Management
- ✓ Reconciliations
- ✓ NPA Recovery
- ✓ Litigation
- ✓ Legal Recovery
- ✓ MIS

## Brief About Experiences

### Credlix / Moglix – Mogli Labs Pvt Ltd w.e.f March'24 – Sr. Manager

- Moglix Portfolio Size 550 Cr. for B2B Collection, Credlix Portfolio Size is 220 Cr. For Supply Chain Collection
- Portfolio moves from Account Receivables to Collections, building teams, collection strategy, target setting, MIS, maintain DSO etc
- Working Capital / Supply Chain Funding, EXIM funding, Invoicing funding to Exporters etc .

### Bharatpe – Resilient Innovations Pvt Ltd w.e.f April'22 – March'24 – Sr. Manager

- Portfolio Size 250 Cr. for Business Loans, 8 Cr. for Supply Chain, 90 Cr. for OD.
- Setting all Bucket Targets and 1% for W/o portfolio, Month on Month Achievement of 90% in X days.
- Due Diligence for new onboarding Agencies across country.
- Managing proper capacity at country level ( Inhouse; external vendors) to have adequate intensity. Ensuring team members are retained and motivated.
- Keeping all Metro, Tier II and Tier III cities in full capacity and proper ACR kept low to have proper intensity.
- Monitoring potential NPA accounts and NPA / W/o accounts to ensure limited loss on books.
- Injecting legal tool to extract out maximum recovery process with minimal loss n cost.
- Keeping cost of collection at country level under budgeted amount – introduced contest for staff/ vendors, incremental payouts.
- Ensuring early delinquency levels are controlled against an overall target.

### INDUSIND BANK LTD – Nov'18 – April'22 – Manager Collections

- NPA Portfolio – LAP 350 Cr for North/East/West and 200 Cr. for LAP OD
- X-Bkt Portfolio Size for Delhi NCR 250 Cr for LAP, 240 Cr for LAP OD.
- Setting NPA targets for 10% and 98% for X Bkt.
- Handling Inhouse team ensuring collection regulation being strictly adhered at par with DRA guidelines
- Ensuring proper and intime legal action on NPA customers under SARFEASI
- Timely legal and collection follow up across bkts
- Cross unsecured products tracking and follow up to resolve NPA tagging.
- Regular visiting to Law firm along with internal legal team towards hearing so collection and legal activities sud be under sync.

### GoodLuck Financial Inclusion Pvt Ltd – Dec'12 – Nov'18 – Manager Collections

- Handling Delhi NCR collection of dues from Retail CD customers thru InHouse Team incl. Field and Tele-Calling
- Creating Legal ground so as to ensure / safeguard the outstanding,
- Cross Dept relationship to resolve any claim, operational, billing dispute.
- Timely legal proceedings to build additional pressure on client towards realization of overdue payments.
- Review customer location wise for blacklisting locations / area where there is high delinquencies.
- Quarterly updating of potential NPA customer to avoid being NPA.

### RCOM – Jan'08 – Aug'12 – Manager – B2B Collections – Large Corporates

- Lease line Collection, Large Corporates like Indiabulls, IBM, Ericsson, Religare, SMC, Dr. Lal, UNICEF etc
- Timely Collection within due date is primary KRA with retention. Customize billing for faster processing
- Ensuring Billing and Service Reconciliation for faster bill processing at every organizational level till pmt realization.
- Tracking timely connection termination request, following cross department to ensure correct billing for payments.
- Taken IJP 4 months back as Channel Sales Manager.

### VSNL – Oct'06 – Sep'07 – Executive – B2B Collections – Large Corporates

- Lease Line Collection for IT Verticals – Group co's were HCL, NIIT, Wipro, TCS etc
- Ensuring correct billing in terms of commercials, service downtime as per SLA etc and timely submission as defined
- Following organization hierarchy towards processing of bills timely by building relationships at each level
- Inter departmental relationship to ensure timely confirmation for correct billing rectification and submission for payments.

### BHARTI AIRTEL LTD – June'05 – Sep'06 – Officer – B2B Collections

- Fixed Line Collection for AES high billing customers – HDFC Bank, ICICI Bank, IDBI bank, Asian Paints, Mahindra etc
- Timely bill submission along with customize excel sheet to process bills faster
- Correct billing as per SLA in terms of downtime debits, commercials, group discount, proper quarterly reconciliation

### Associated Agencies(Collection Agency) (Jan'02 – May'05) Collection Team Lead

- Collection Agency situated in Karol Bagh engaged with all major Pvt Banks for multiple product collections.
- Joined as executive, handing HSBC Portfolio for professional loans.
- Promoted as Team Lead after a year for ICICI PL bkt 1-3 for Delhi NCR
- Handling top 50 High Pos customer myself on field to ensure target completion every month along with team targets.