

Resume

Name :- AJAY SIDDHESHWAR PATIL

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Date of Birth :- 25th Dec 1987

Career Objective :-

To constantly work towards the best interest of the organizational goals along with self-actualization goals.

Experience Details :-

- 9 Years' experience of Banking And non-banking finance company business management, collection management, operational management, portfolio management
- Earlier in working with (**RAJMATA URBUN CO-OPPRETIV BANK MANGALWEDHA**) ,
- As, Assistant Recovery officer / clerk in collection department, to Pursue,
 - Term Loan, Vehicle Loan, Cash Credit (HPOTH) , Housing Loan , Warehouse Loan Gold Loan , Machinery Loan , H.P(House hold items) customer meeting, sending notice, creating file to a court cases, for article-138 & 10I act 3 years
- Since September 2017, as **SENIOR AREA MANAGER (BAND GB-04B) DEBT MANAGEMENT SERVICE For BAJAJ FINSERV**
- Product Knowledge: - Rural Consumer Durable, Rural Digital Durable, Rural Digital Product, Gold Loan , E-commerce Loan , Personal Loan , Tyra loan , business loan .
- Geographical Area Knowledge- district -Pune, Solapur, Santali, Satara, Kolhapur
- Exposure to various facets of NBFC and Banking operations including branch management, business management, compliance, documentation, customer servicing, etc.

Employment & work Details: -

- BAJAJ FINSERV Current Branch Location, Phaltan District. Satara
AREA COLLECTION MANAGEMENT - approx. collection count 100% collection for six consecutive months.
- Works Bucket-X itself.
- 6 managers with sixteen Agencies Team leading & development of collection 2500 + Customer Portfolio
- Compliance to Business policy, Collections processes and procedures adherence for multiple agencies in respective location
- Document checking & verification of all details of the customer like maps, document verification, Business/Job details etc.
- Ensuring timely audit of vendor processes and documents for multiple agencies in respective location.
- Ensuring usage of technology to drive performance metrics for respective location.

- Timely sharing of failure/flow code analysis with stakeholders at month-end
- Co-ordination with sales, operations, accounts & collection teams for various queries and providing solutions to these queries effectively
- Timely review of vendors performance in respective location.

Working in teams

- Managing Audit and Regulatory compliance with effective solutions & services
- Managing expired, live, nonstarter, asset sold (Third party) accounts for timely payment receivables for assigned portfolio
- Focus on hard cases recovery by support of legal team or local police station.
- Established good report with customers & back-office departments to ensure faster processing and timely problem identification and problem solving

Key Result Areas: -

Business and Collection management

New business sourcing& customer relationship.

Field Investigation for all loans sourcing. Handle

Achievements : -

Heroes award winner, Best performance winner.

Educational Qualification: -

BA (History) from YCMOU Nashik

Computer Knowledge

MS-CIT

Special EXCEL, Word , outlook

Date

Thanks & Regards

Place: -

Ajay Siddheshwar Patil