



NARVAIR SINGH

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SUMMARY

Qualified Collection and Customer service professional with 15 years of collection experience in Banking and Finance industry multiple products Home Loan, Auto Loan, CV, CE, Tractor, TW, KCC, MSME, Personal Loan, Education Loan.

SKILLS

- Good Knowledge of Computer
- Honest
- Hardworking
- Teamwork
- Portfolio Management
- Debt recovery expertise
- Client Confidentiality
- Patience and Persistence
- Risk Management
- Database Maintenance
- Account Monitoring
- Payment Processing

EXPERIENCE

AREA COLLECTION MANAGER, 04/2021 - 05/2024

AXIS Bank Limited, Chandigarh

- Handling unsecured loans (PL and EL) portfolio of 04 states Punjab, Haryana, Himachal, J&K
- Maintaining a healthy pool size of 100 Cr Approx
- Size for Bucket-2/3 & NPA with the team of 09 collection Manager, Also managing outsourced 08 collection agencies
- Doing Legal activity 138, Arbitration, Lok Adalat
- Maintaining CY wise portfolio of PL for BKT 2/3 & monthly portfolio for NPA pool ensuring to deliver the targets thru the team
- Ensuring the team is driven in right direction with a positive frame of mind
- Handling recovery process for all NPA/PNPA stress accounts
- Following recovery management through monitoring collection and recovery process thereby maximizing revenue generation and minimizing collection cost
- Attending court cases on regular basis and pursuing the defaulters side by side for repayment of their dues
- Ensuring the legal guidelines and compiled entire collection process in letter and spirits
- Control portfolio in terms of Bucket flows and ensure collection of interest and principal dues
- Timely review with team and vendors also motivating team to achieve the targets within the timeline
- Managing the channel partner for collection & recovery and follow the compliance as per policies applicable.

CLUSTER COLLECTION MANAGER, 11/2020 - 03/2021

RBI- Finserve Limited, Chandigarh

- To Handel the Portfolio of MSME 0-180 Bucket Chandigarh, Punjab and Himachal Pradesh
- Handling the 04 Branch Managers and the team of 30 Collection officers inhouse team, 01 collection Agency
- Doing all activity of Legal, section 138 BW, NBW, Arbitration proceeding, Sarfesi activity.

COLLECTION MANAGER, 01/2018 - 11/2020

Magma Fincorp Limited, Patiala

- Looking the area of Patiala, Mohali, Sangrur, Mansa, Barnala, Faridkot, Moga, Firozpur, Fazilka, Bathinda, Abohar and Kaithal, Kuru kshetra
- TO Handel the Portfolio of Car, tractor, Commercial Vehicle, construction equipment, Home loan, SME Mortgage Loans, bucket 61-450 Bucket
- Handling Team of 08 collection executive, 4 Local Repo Agencies and 02 national level Repo agencies
- Doing all activity of Legal, section 138 BW, NBW, Section 17, Section 9, Arbitration proceeding, Sarfesiactivity, 406/420 Police complaints by self
- Responsible for all HR Related quires of collection executive
- Managing the collection MIS.

COLLECTION MANAGER, 03/2017 - 01/2018

Axis Bank Limited, Kaithal

- TO Handel the Portfolio of agriculture and tractor bucket 91-NPA write off, 1000 cases area of Karnal, Kaithal, Jind and Kurukshetra
- Handling Team of 04 agency 12 collection officer 02 tele callers
- Responsible for audit of agencies
- Managed daily posting of payments to customer accounts
- Reached out to customers to discuss late payments and options for remitting amounts due
- Completed investigations of customer accounts and payment histories.

COLLECTION MANAGER, 09/2015 - 02/2017

Magma Fincorp Limited, Karnal

- To Handel the Portfolio of Car, CV, CE Home Loan, Tractor Loan
- 4000 cases in territory of Hissar Fatehabad, Sirsa, Kaithal, Ambala, Kurukshetra, Jind and Kamal
- Handling Team of 30 collection officers and 06 Collection tele callers
- Handling collection O to 180 live cases and epc cases
- Responsible for Field Investigation tat
- Responsible for all HR Related quires of collection executive.

COLLECTION TEAM MANAGER, 06/2014 - 08/2015

L&T Financial Services Limited, Bathinda, India

- Collection portfolio of Tractor, Harvester, car, Two wheeler, SCV, I-CV
- Managing a collection portfolio of more than 1000 customers and 10 team members a = Team Manager at Bathinda Branch
- Looking after Oto NPA DPD cases
- Managing recovery branch to almost nil NPA
- Adopted clean desk policy and ensured proper storage of documents
- Co-ordination with repossession agents & legal cell
- Sharp focus and follow up on 90 DPD cases.

FIELD COLLECTION OFFICER, 09/2013 - 05/2014***Mahindra & Mahindra Financial Services Limited*, Patiala**

- In Commercial Vehicle, Tractor, Harvester, Car, Three wheeler, SCV, LCV and personal loans at Patiala Branch
- Managing collection portfolio of more than 200 customers as a field officer of Patiala Branch
- Collecting 0-11 bucket collection
- Looking after the 70 kms of area form Patiala Location
- To give collection efficiency of more than 100%
- Co-ordination with repossession agents legal cell.

COLLECTION EXECUTIVE, 08/2009 - 08/2013***Magma Fincorp Limited*, Patiala**

- In Commercial Vehicle, Tractor, Harvester, Car, Three wheeler, SCV, LCV and personal loans at Patiala Branch
- Managing collection portfolio of more than 1000 customers as a field officer of Patiala Branch
- Collecting 0 bucket collection
- Looking after the 70 kms of area form Patiala Location
- To give collection efficiency of more than 100%
- Co-ordination with repossession agents legal cell.

**EDUCATION AND
TRAINING*****Kurukshtra University, 04/2011*
Graduate**

P.S.E.B. Mohali, 04/2008**10+2**

P.S.E.B. Mohali, 04/2006**Matric**

INTERESTS**Playing Hockey and cricket, Reading Books.**

**PERSONAL
INFORMATION****Date of Birth: 06/19/1990**

LANGUAGES

- Hindi
- English
- Punjabi
- Haryanvi