



GAURAV GUPTA

Sr. Area Collections Manager in **Bajaj Finance Ltd** Himachal Pradesh

Fintech Sales | Banking & Finance | Collection Operations | People Management|

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📍 #540, Sector 20 A, Chandigarh-1600020

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Profile Summary

A dynamic professional with 17+ years of experience in Collections, Sales & Marketing, Business Development, Client Relationship Management and Team Management. Demonstrated abilities in expanding the market, brand building and generating new business and targeting the potential customers. Hands on experience in exploring and developing new markets, accelerating growth & achieving desired sales goals. Skilled in managing teams to work in sync with the corporate set parameters & motivating them for achieving business and individual goals. An effective communicator with good presentation & negotiation skills.

Strong communication and negotiation skills, with the ability to effectively communicate with channel partners and internal stakeholders. Excellent organizational and time-management skills, with the ability to prioritize tasks and meet deadlines in a fast-paced environment.

Excellent knowledge on recovery process on unsecured loan. Proficiency in Microsoft Office Suite and experience working with collection software or CRM systems. Knowledge of relevant regulations and compliance requirements related to collections activities. Aware of Finn One LMS system in terms of sending presentation files, tracking of clear / bounce status, up-dation in customer account in Finn One system.

Good interpersonal skills able to interact with collections and internal team stakeholders. Very thorough with MS office and Excel.



EDUCATION

Graduation Global Open University of Nagaland.

12th P.S.B.E Board.

10th P.S.B.E Board



It Skills

- Well versed with MS Excel, MS Word, MS PowerPoint & Internet Application. Operating Systems: Windows XP,7,8,8.1



Personal Details

Father's Name: Shri. S.P Gupta

Nationality: Indian

DOB:- 6th,March. 1984

Languages Known: Hindi, English & Punjabi

Marital Status: Married

Address#540, Sector 20 A, Chandigarh-1600020 INIDA

Area of Excellence



Loan Repayment - EMI Presentation -

Debt Collection - FinTech

Banking & Finance

Consumer Durable Loan

Strong leadership | Secured Lending

Collection Operations

Product Customer Success Manager

Effective Communication Techniques

Project Management Software

Stakeholder Management

Secured | Unsecured Business Loan

Experience in client-facing capacity.

Strategic Thinking

Sr. Area Collections Manager Bajaj Finance Ltd



WORK EXPERIENCE

Sr. Area Collections Manager in **Bajaj Finance Ltd** Himachal Pradesh May 2020 to still.



KRA

- Handling collections for Consumer Durable products for 14 branches. Handling a team size of 12 team members 52 Agencies
- Ensuring Monthly targets with highest slab month on month across locations. Timely training of Team members on various parameters as per requirements. Process compliance to ensure portfolio health.
- Monitoring of High Value Accounts on daily basis and Utilization of collection techniques (e.g. Skip Tracing) •
- Ensure equal ACR Band Wise /Area wise/Stab/NC Cases for FOS/TL depending upon Area and Location.
- Ensuring adherence to collection processes in the area i.e allocation, follow up, tracking, resolution, delayed cash deposition, identifying; reporting fraudulent practices. Follow up with delinquent cases personally, along with collection manager, in-house collection team, collection agencies team; ensure recovery from the assigned pool as Pan India level.
- Recruit collection agencies, repossession agencies, legal vendor wherever required. Achieve collection targets for the assigned area, ensuring targets are consistently met. Control the flow of cases in different buckets and prioritize reducing non-starters.
- Ensure optimal staffing levels (Feet on Street) area-wise, bucket-wise, and segment-wise.
- Establish productivity benchmarks for Collection Officers/Agencies, conducting regular performance reviews.
- Conduct thorough background and reference checks for appointed agencies/Collection Executives (CEs).
- Ensure periodic audits of agencies and the in-house processes through the audit team and compliance with processes within the Region
- Manager daily/weekly/monthly collection operations with optimum productivity and performance
- Maintain cost of collections/cost per account with the given budget. Building/Reviewing and execution of collection strategy for the assigned portfolio and resources. Capacity Planning and portfolio action planning keeping in mind the macro environment
- Liaison with banks CMS teams for getting Instructions presented on the presentation date, follow up with vendors for return status / ECS mandate registration and other process requirements with Loan Repayment.
- Monitoring and managing collections queues to ensure timely follow-up on outstanding accounts.

Sales Manager-DPL & CDL **HDB Financial Services Limited** Solan & Shimla July'17 to May'20



KRA

- Launching Experience of Shimla Solan & Nahan. Managing team of 10 Sales Officer in sales achieving increased sales maximizing profit
- Building brand focus, reviewing & interpreting market response to facilitate product growth.
- Worked as a Manager in, Customer durables and Digital Product responsible for quick sanctioning of loans and managing customer relations. Acquisition of Consumer Durable loan customers in the identified segment
- Meet and exceed the defined targets of new customer acquisitions month on month by analyzing transaction banking needs of the customer. Ensure adherence to selling norms and SOPs defined by the organization
- Ensure strict compliance with internal guidelines and external regulations
- Ensure quality sourcing in line with the Banks policy Managed the Consumer Durable Loans product portfolio.
- Understanding of consumer behavior, industry trends and unmet needs of consumers.
- Product Management design, development, launch and maintenance.
- Functional knowledge of financial services industry, consumer lending business, and functional knowledge of technology

District Manager Sales **Home Credit Finance Ind Pvt Ltd** Chandigarh July'15 – July'17



KRA

- Managing team of 15 Sales Associates in sales achieving increased sales maximizing profit
- Building brand focus, reviewing & interpreting market response to facilitate product growth.
- Worked as a Manager in Two-wheeler, Customer durables and responsible for quick sanctioning of loans and managing customer relations.
- Acquisition of Consumer Durable loan customers in the identified segment. Meet and exceed the defined targets of new customer acquisitions month on month by analyzing the transaction banking needs of the customer
- Provide regular feedback to RM on opportunities and customer needs. Ensure adherence to selling norms and SOPs defined by the organization. Ensure strict compliance with internal guidelines and external regulations
- Ensure quality sourcing is in line with the Bank's policy

WORK EXPERIENCE

Area Sales Officer **TPV Technology India's Limited** (AOC) Punjab, HP, J&K Oct'14 to July'15

Channel Manager - Patiala **HFCLINFOTELLTD(Connect)** Jan'12 to July'14

DeputyManager – Direct Sales, Post-paid **RELIANCE COMMUNICATIONS LTD** Jalandhar May'11 to Dec'11

Team Leader Post-paid Sales. **HFCL INFOTEL LTD** Chandigarh July'07-May'11

Date: -

Place: -

- **GAURAV GUPTA**