

**DEVI LAL**  
**9418026870**  
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### Summary

- Expertise in ethical business practices, team leadership, and recovery optimization as CLM.
- Successful in reducing delinquency and enhancing collections as a Cluster Collection Manager.
- Proficient in compliance, MIS monitoring, and strategic planning in area management.
- Skilled in credit appraisal, MIS management, and effective collection strategies as Branch In Charge.
- Consistently contributed to organizational growth through proactive risk management and continuous improvement initiatives

### Education

B.A from Himachal Pradesh University

**2004**

### Skills:

- Proficient in utilizing complex formulas and functions in Excel for data analysis, including VLOOKUP, HLOOKUP.
- Proficient in cleaning and transforming raw data, employing techniques to handle missing values, outliers, and inconsistencies.
- Proven track record in effective team leadership, fostering a collaborative work environment, and consistently achieving results through motivation, strategic delegation, and talent development.
- Strong communication skills, both verbal and written, enabling clear and concise articulation of ideas and facilitating seamless collaboration.
- Skilful problem solver with a knack for identifying challenges, analysing root causes, and implementing innovative solutions.
- Quick learner with the ability to adapt to new technologies and evolving work environments, ensuring continued effectiveness.

### Professional Experience

**Nov 2023 – Present**

#### **HDFC BANK** **CLM**

- Ensuring that the business goes in ethical manner.
- Monitoring of Daily MIS for Chandigarh Hub and referral.
- Managing 30 plus crore portfolio, either handing 40 plus field agent for Haryana and Chandigarh hub.
- Spearhead collection efforts for Credit Card X bucket at HDFC Bank, implementing strategic approaches to optimize recovery and minimize delinquencies.
- Lead a dynamic team of collection agents and agencies, providing leadership and guidance to ensure the team meets and exceeds collection targets.
- Employ proactive risk management strategies, analysing delinquency patterns and formulating targeted solutions to enhance the overall credit portfolio quality.
- Utilize strong communication skills to engage with delinquent customers, employing empathy and negotiation techniques to find mutually beneficial solutions.
- Ensure strict adherence to both regulatory requirements and HDFC Bank's internal compliance standards, maintaining ethical practices in all aspects of the collection process.
- Conduct regular analysis of collection metrics, presenting comprehensive reports to senior management, and contributing to continuous improvement initiatives within the collection framework.

#### **ANNAPURNA FINANCE PVT LTD** **Cluster Collection Manager**

**Jun 2023 – Oct 2023**

- Handling Solan, Baddi, Bilaspur and Hamirpur, Rupnagar in Himachal Pradesh. Responsible for preparing strategy to bring down the delinquency in the Collection and recoveries.
- Reporting from Collection Officers regarding payments collected deposition into bank and updating on system.
- Monitoring of Daily Collection MIS of all locations

**IBEX SHIMLA FINANCE****Sep 2020 – Dec 2022****Area Manager**

- Handling Shimla Solan Rampur and Rohru Conduct personal discussions with customers
- Ensuring that the business goes in ethical. MannerMonitoring of Daily MIS of all locations.
- Adhering to the Credit Policy & Guidelines. Continuous learning and providing input to policyteam for necessary modification in policy.
- Managing TAT in system regarding Login, Soft Approval, Rejection & Disbursal of Files. Responsible for preparing strategy to bring down the delinquency in the Collection and recoveries for all locations.

**HDB FINANCIAL SERVICES LTD.****Feb 2017 – July 2020****Branch IN Charge**

- Ensuring that the business goes in ethical manner.
- Adhering to the Credit Policy & Guidelines. Continuous learning and providing input to policy teamfor necessary modification in policy of personal loans, auto loans refinance, loan against properties and enterprise business loan.
- Monitoring of Daily MIS of the branch.
- Managing collection department and daily reporting from collection associates regarding payments collected deposition into bank and updating on system.
- Managing TAT in system regarding Login, Soft Approval, Rejection & Disbursal of Files. Responsible for preparing strategy to bring down the delinquency in the Collection and recoveries for Solan.
- Responsible for credit appraisal. Over All Branch Responsibility.

**INDUSIND BANK LTD.****Jun 2014 – Sep 2015****Branch Head**

- Responsible for credit appraisal.
- Conduct personal discussions with customers. Ensuring that the business goes in ethical manner.
- Adhering to the Credit Policy & Guidelines. Continuous learning and providing input to policyteam for necessary modification in policy.
- Strong Lessoning with Dealers & Professionals in other Competitive organizations. Monitoring ofDaily MIS.
- Reporting from Collection Officers regarding payments collected deposition into bank and updating on system.
- Managing TAT in system regarding Login, Soft Approval, Rejection & Disbursal of Files.
- Responsible for preparing strategy to bring down the delinquency in the Collection andrecoveries for Solan.

**ICICI BANK LTD.****Jan 2013 – Apr 2014****Relationship Manager Auto Loans**

- Responsible for credit appraisal.
- Conduct personal discussions with customers. Ensuring that the business goes in ethicalmanner.
- To ensure proper & effective verification by agency within TAT Stipulations Adhering to Credit Policy & Guidelines. Continuous learning and providing input to policy team for necessary modification in policy.
- Strong Lessoning with Dealers & Professionals in other Competitive organisations. Handlingalone complete state i.e. Himachal Pradesh.
- Monitoring of Daily MIS.
- Managing TAT in system regarding Login, Soft Approval, Rejection & Disbursal of files.

**FULLERTON INDIA CR. CO LTD.****Sep 2007 – Dec 2012****Agency Officer**

- Managing DCA (Direct Collection Agents) And Collection Agencies.
- Responsible for preparing strategy to bring down the delinquency in the Collection andrecoveries for Shimla.
- Adept at conceptualising and effectuating collection strategies, techniques and procedures forhard-core collections.
- Demonstrated skills in team supervision and relationship management as well as exceptional communication

abilities to cut across the organisational levels and accomplish targets.

- Close Monitoring of Legal Portfolio and ensuring timely filling and withdrawals by working closely with lawyers on panel.
- Hiring of new Collection agency.
- Surprise audits in DCA's (MIS/ Receipts) for identifying the gaps and the same to be resolved in assigned time period.
- Handling Customer complaints and ensuring the resolution within 7 days of receiving. Liaison with Police authorities for firm collection effort on key and important accounts. Monitoring of Daily Recovery MIS.
- Close Monitoring of Skip portfolio.

**BAJAJ AUTO FINANCE LTD.**

**Jan 2005 – Sep 2007**

**Collection Officer**

- Managing DCA (Direct Collection Agents) And Collection Agencies.
- Handling Customer complaints and ensuring the resolution within 7 days of receiving. Liaison with Police authorities for firm collection effort on key and important accounts. Monitoring of Daily Collection MIS.
- Close Monitoring of Skip portfolio.

**PERSONAL DETAILS**

**Father's Name:** Late Sh. Biru Ram

**Date of Birth:** 04th July 1980

**Address:** Chauhan Niwas, 1st floor Lower  
Malyana -1 The & Distt Shimla (H.P) 171006.

**Marital Status:** Married

**Language Proficiency:** English, Hindi & Punjab

