

Akshay Singh

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JOB OBJECTIVE

A goal-oriented professional with expertise in **Banking Operations**, targeting a senior-level position in an organization of repute

CORE COMPETENCIES

Collections, Recoveries & Portfolio Management

Customer Relationship Management

Operational Excellence

Credits & Collections Management

Payment & Billing

Revenue Growth

Escalation Management

Team Building & Leadership

NOTABLE ACCOMPLISHMENTS ACROSS CAREER

- Received 2 Appreciation Awards of best performance
- Recognized as Significant Contributor Employee of the FY 17-18

EDUCATION

- MBA from PTU University 2014

PROFILE SUMMARY

- **Goal-oriented professional** with an experience of **8+ years in Collections, Customer Retention and Banking Operations**.
- Career success in devising & implementing effective collection plans and designing & effectuating new process in order to achieve the business excellence / profitability
- **Streamlined & improved existing systems / processes**, envisioning new methodologies through implementation of process improvement measures & automation efforts, thereby increasing work efficiency
- Exhibited leadership across business functions with expertise in managing **Back Office Operations**, resolving complaints, defining targets, **developing methods & upgrading processes** to improve overall productivity, efficiency, quality & customer experience
- **Impressive success** in managing grievance handling system, leading customer surveys on key insights, gathering feedback and taking suitable measures
- Expertise in spearheading **process & workflow transformation initiatives by identifying gaps in the process** and devising plans for implementing customer experience strategies to drive customer conversion and retention rates
- **Keen customer-centric approach-** proficient in ensuring **highest customer service levels** by responding professionally to customers' requests
- A **forward-thinking person** with strong communication, analytical & organizational skills; well organized with a track record that demonstrates self-motivation & creativity to achieve corporate goals

WORK EXPERIENCE

Since Apr'22 with L&T Financial Services, Chandigarh as Area Collection Manager (Product HL and LAP, Handling 0-90+ DPD and Write-Off accounts for PB/CHD/HR)

Nov'18-Apr'22 with HDFC Bank, Pathankot as Deputy Manager (Collection of Retail Agri loan (CC limit, TL, Auto, TW and Tractor Loan) for PB/J&K/HP)

Dec'16-Nov'18 with PNB Housing Finance Limited, Jalandhar as Assistant Manager (Product HL and LAP, Lead 60-90+ DPD Accounts, Write Off collection and current assets sale as a Authorised officer)

Oct'15-Dec 16 with HDFC LTD on the Payroll of HDFC Sales Pvt Ltd, Amritsar as Customer Relation Executive. (Product HL and LAP, Lead 0-60 DPD Accounts)

Key Result Areas:

PUBLIC

- BSC IT from PTP University 2011
- 3 years Diploma in Computer Science Engg. From PSBTE&IT 2008

TECHNICAL SKILLS

- Word, Excel, Access, PowerPoint, Internet & Email

PERSONAL DETAILS

Date of Birth: 17th June 1988

Languages Known: English, Hindi and Punjabi

Marital Status: Married

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- Driving collections functions in the assigned zone; building plans to drive collection revenues of circle as per defined budget with key focus on accomplishing monthly budgeted bad debt targets
- Formulating new strategies & SOPs for process enhancement; managing MIS development & budgeting for strategic decision-making; developing plans to mitigate cost
- Mapping clients, identifying improvement areas & implementing measures to maximize satisfaction levels
- Ensuring timely resolution of issues and maintaining tasks as per priority
- Preparing reports containing information & processes necessary to deliver effective solutions to customers
- Scrutinizing performance against projections and identifying root causes for performance deviations & ensuring quick resolution for the same
- Visiting on the High DPD & risk cases to ensure collection; ensuring escalations to sales departments for wrong commitments
- Coordinating with HO for allocation & monitoring on real time reports
- Executing service operations for rendering and achieving quality services; providing first line customer support by answering queries & resolving their issues, ensuring minimum TAT
- Maintaining records and periodically submitting the reports to management for decision-making purposes
- Developing method of monitoring & ensuring branch & field level processes implementation as outlined in the Field Manual and Policy Memorandums is strictly adhered to
- Outlining channel strategic plans to increase the collection while liaising with the senior management
- Devising collection strategies both at centralized call centre & field; facilitating retention through centralized call centre and field collection agencies