

Raghawendra K Upadhyay

Add- House No - 6, F/F Jasola Village, Jamia, South Delhi, New Delhi- 110025

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PROFESSIONAL SUMMARY

Organized and charismatic employee with more than 4 and half years of experience in anticipating customer needs and bringing in defaulted assets. Dedicated to superior customer service and relationship management. To constantly update my knowledge and skills to fuel my growth while creating value for the organization. To work with customers and facilitate smooth resolution of cases for the benefit of all stakeholders. Skilled at multitasking to ensure maximum productivity. Specialized in working in an often stressful environment and motivating staff. Strong knowledge of state collection laws and regulations.

SKILLS

Stakeholder Management

Negotiation Skills

Dispute Resolution

Customer Relationship Management

Communication

Financial Knowledge

Problem Solving

Fast Learner

Team Player

EXPERIENCE

ACM- (EV 2W, 3W-Collection)

26-Dec-22 to Till date

Shabri Invetment Pvt Ltd

North Region

- Monitoring everyday collection MIS & find out NPA cases and resolving on priority.
- Maintain collection process and update.
- Achieved 95% in whole BKT.
- Conducting Review BKT To BKT with Field executive officer as on daily base.
- If Required for Vehicle Recovery so Go in field with my team.
- Handling some sales process work.

Collection Manager (BIL- Collection)

Oct- 2021 To 21-Dec-2022

Bajaj Finance Ltd

Delhi & Ncr

- Monitor the daily activities of staff members having one off Roll and Agency
- Achieved weekly Team Target.
- Handling Bkt 1 Bkt 2, Achieved 90 %- and 85 %-month wise Target
- Conducting a case-by-case analysis and review of the default customers and recommending a future course of action by taking into considerations inputs from Field Officers and
- Analysis every day MIS each Fos and Agency, distribute on daily basis

Sr Advisor 1 (BIL, LAP, MORTGAGE)

Feb 2020-Sep 2021

Concentrix Daksh Services India Pvt Ltd (Standard chartered Bank). NCR and HARYAN

- Supervising the activities of the collecting agency services and Tell calling (NCR and HARYANA)
- Monitor the daily activities of staff members having one off Roll and Agency.
- Respond quickly and efficiently to customer complaints and making good relation with the Transporters.
- Escalate the sales issue and involve credit Team for infant Account or Non-Starters
- Conducting a case-by-case analysis and review of the default customers and recommending a future course of action by taking into considerations inputs from Field Officers and

Supervisors.

- Identifying and Prioritized problematic case sand lead the field visits to handle/resolve disputes through amicable negotiation
- Prepared weekly Supervisor schedules.
- Follow up on borrower and guarantor on cases of pending installments.
- Established collection procedures and set weekly performance goals and evaluated the status of each account.
- Monitored collection team activities.
- Evaluate collections procedures to ensure compliance with regulations
- Ensure adherence to collection processes in the region, i.e., system allocation, tracking, monitoring delayed cash deposition; identifying & reporting fraudulent practices
- Achievement: Improving the resolution of bucket 2 to 85%, bucket 3 to 70%.

Field Supervisor (Kotak Mahindra Prime-Auto Loan)
The Pentagon House

Feb 2017- Jan 2020
New Delhi, Delhi

Customer Dispute Handling and Asset Recovery.

- Supervising and Field Executive the activities of the collecting agency service for the NCR region for 3 years (**South Delhi, East Delhi**).
- Monitor the daily activities of staff members.
- Respond quickly and efficiently to customer complaints.
- Identifying and Prioritized problematic cases and lead the field visits to handle/resolve disputes through amicable negotiation
- Repossessed through Sec 9, Sec 17 & Award.
- **Monthly average of 3 vehicles.**
- Maintaining relations with key channel partners like repossession vendors.
- Prepared Daily customer visit and resolve dispute in field
- Follow up on borrower and guarantor on cases of pending instalments.
- Established collection procedures and set weekly performance goals.
- Evaluated the status of each account to determine collection requirement.
- Tracing skip customer by CIBIL, Docs to respective Banker.
- Monitored collection team activities.
- Assisted with the negotiation of payment plans to settle account delinquencies.
- Evaluate collections procedures to ensure compliance with regulations
- Achievement: Improving the resolution of bucket 4 to 70%, bucket 5 to 75% and fulfilled the targets of bucket 6 and 7.
- Average monthly resolution in bucket 5(120-150) 75% and in Bucket 6(150-180) 77%.

Backend Process (Collection-dep)
Kotak Mahindra Prime Ltd

December 2015 to November 2016
New Delhi, Delhi

Responsible for timely update about docs and statement of customer to collection Agency, daily in every morning make MIS and distributed respective collection agency, and also, we do manage document of repossessed vehicle sale in auction .and manage all document to related office.

EDUCATION

High school

B V BHAWAN H S S RATSAR BALLIA

03/2002

BALLIA UTTAR PRADESH

Sr Secondary: Science

SUKHPURA INTER COLLAGE SUKHPURA BALLIA

03/2004

BALLIA, UTTAR PRADESH

Bachelor's: V B S PURVANCHAL UNIVERSITY, JAUNPUR

2007

JAUNPUR, UTTAR PRADESH
