

## Vikram Dahiya

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## Objective

Dedicated and experienced Collection professional with proven success managing Collections in various commercial organizations. Seeking an opportunity to use my years of experience to serve the respective organisation.

## Additional Information

As a Collections Specialist, I bring a unique perspective to the field. Unlike many of my peers who have earned degrees before joining the workforce, I have gained my expertise through raw experience and a willingness to learn.

Starting my career in collections from scratch has given me a deep understanding of customers from all walks of life. Through my daily interactions with debtors, I have honed my communication skills and developed a keen sense of empathy.

Within just two months of joining my current organization, I was recognized as a Rising Star of the company. This acknowledgment serves as a testament to my dedication and commitment to making a significant impact in the organizations I serve.

I am passionate about my work in collections and strive to make a difference in the companies I work for. By serving my duties with utmost diligence and integrity, I aim to create a positive impact not only on the bottom line but also on the lives of the people I interact with.

## Experience

### Collection & Legal Manager

September 2022 - Currently Working Here  
GyanDhan Financial Services Pvt Ltd.

- Handling overall portfolio (Bucket X-Write off) of current organisation efficiently. Managed collection agencies, ensuring timely payments and follow-ups.
- Set and achieved payment collection goals and targets for the team.
- Managed legal activities for Sec 25 PASA and arbitration (ODR & ADR).
- Improved collection bucket performance through innovative strategies and tactics.
- Field visits along with my team in critical cases.
- Collaborated with legal and recovery teams to manage default issues and recover overdue accounts.
- Ensured compliance with RBI policies.
- Conducted effective training sessions and managed budgets for travel, training, and team building.

- Provided regular feedback to employees and trained new hires on collection processes and strategies.
- Strategy-making efforts and drove team performance to resolve portfolio issues.
- Coordinated with partner institutes to close overdue accounts according to agreements.
- Negotiated with customers in cases of non-payment and restructured loan payment plans to minimize losses.
- Interviewed customers to determine reasons for delinquency and develop solutions.
- Managed daily workloads and workflows for smooth operations.
- Motivate team members to exceed performance expectations and aligned goals with company vision.

### **Senior Collection Executive**

October 2021 - September 2022

Loan Frame Fintech

- Handling the supply chain finance and SME portfolio of across the bucket.
- Coordinate with borrowers and their accountants for statement purposes in deep past due cases or writer off cases.
- Responsible for managing and delivering monthly performance targets for the assigned portfolio.
- Specialize in managing all the buckets for unsecured business loan SME and Supply Chain Finance Collections.
- Coordinating with legal teams to file cases under sec 138 and implementing awarded cases.
- Coordinate with borrowers or their accountants to collect overdue amounts.
- Resolve service issues of clients by coordinating with relevant departments.
- Track and control the delinquency of the area (bucket and DPD wise).
- Focus on non-starters, ensuring customer satisfaction by ensuring quick resolution of customer issues within specified tat.
- To achieve these goals, I work closely with outside collection agencies, liaise with internal legal teams, and collaborate with other stakeholders.

### **Senior Collection Officer**

June 2020 - October 2021

Capri Global Capital Ltd.

- Managed collections for Home Loan and MSME loans, maximizing profitability by recovering overdue payments and identifying critical NPAs.
- Ensured collections efficiency for Home Loan and LAP (MSME), regularly following up with customers for payment settlement.
- Conducted visits to borrowers' available addresses to trace skipped candidates and convince them to pay overdue EMIs.

- Coordinated with the legal department to take necessary actions for restructuring, repossession of assets, and booked-loss cases recoverable through legal intervention.
- Initiated legal actions like SARFAESI 13(2) 13(4) on non-recoverable cases.
- Located and notified delinquent customers by mail, phone, or personal visits to solicit payment.
- Completed skip traces for customers failing to respond to collection efforts.
- Recommended legal actions for non-recoverable cases and followed up with the legal team for case closure.

#### **Debt Collection Officer**

April 2019 - May 2020

Indiabulls Consumer Finance Ltd.

- Responsible for personal loan collections across all buckets.
- Conducted soft calls and visited clients to facilitate collections.
- Addressed customer queries and resolved discrepancies in their accounts.
- Received payments and updated customer accounts accordingly.
- Communicated with customers to understand reasons for overdue payments and reviewed credit contract terms.
- Conducted skip-tracing through social media sites, professional sites, and search engines to locate borrower contact information.
- Contacted customers through mail, phone, or personal visits to notify them of delinquent accounts and request payment.
- Negotiated debt repayment or established repayment schedules based on customer financial situations.
- Advice and provide solutions to borrowers and convince them to repay the overdue.
- Collection of personal loans of Dhani.
- Have maintained a good track record of achieving targets set by respective organisation.

#### **Senior Collection Executive**

Dec 2016 - March 2019

Jana Small Finance Bank Ltd.

- Started as Collection Officer and promoted to Senior Collection Officer.
- Collected overdue payments for Secured and Unsecured business loans of all buckets (0-NPA).
- Visited borrowers' business addresses in case of overdue payments or if they provided PTP.
- Scheduled follow-up phone calls for overdue accounts and secured payments by following up with customers who disregarded their promise to pay.
- Reviewed payment plan compliance and arranged debt repayment or established repayment schedules

based on customer's financial situation.

- Conducted interviews with customers to determine reasons for delinquency, source of income and next pay date to provide solutions for financial issues.
- Utilized social media sites, professional sites and search engines to find contact information for borrowers through skip-tracing.
- Advised delinquent customers on strategies for debt repayment.
- Received payments and posted amounts to customer accounts.
- Located and notified customers of delinquent accounts through mail, telephone or personal visits to solicit payment.
- Conducted research, contacted credit bureaus or questioned neighbors to locate new addresses of delinquent customers.
- Implement new strategies to recover the overdues from borrowers i.e. Get them aware about the CIBIL and Credit score and consequences of non paying on current running loan.
- Convince non paying customers by providing solutions and alternative ways to arrange money and close their accounts.

## Education

Course / Degree	School / University	Grade / Score	Year
10th	HBSE	70%	2012
12th	HBSE	60%	2014
Computer Software & Hardware	Adarsh Computer Education	80%	2017
Bachelors of arts	IGNOU	Pursuing Final Year	2023

## Skills

Collections Management and Customer Delighted

Customer Relationship Management

Employee Training, Team Building Leadership

Strategy Development

Staff Recruitment and Hiring

Problem Anticipation and Resolution

Decision Making

Critical And Creative Thinking

Interests	
Play Sports	
Exploring the world	
Reading Books	
Workouts	
Having Conversations on different topics	

Languages	
Hindi, English, Punjabi, Haryanvi	
Read and write - Hindi, English	

Personal Details	
Marital Status	Single

Website, Profiles	
LinkedIn - <a href="https://www.linkedin.com/in/vikram-dahiya-6a09b3139">https://www.linkedin.com/in/vikram-dahiya-6a09b3139</a> Instagram- <a href="https://instagram.com/vkraider?igshid=ZDdkNTZiNTM=">https://instagram.com/vkraider?igshid=ZDdkNTZiNTM=</a>	

Hobbies	
<p>As a fitness enthusiast and sportsman, I am passionate about maintaining a healthy and active lifestyle. Through my dedication to these activities, I have not only improved my physical well-being but also my mental fortitude.</p> <p>I enjoy traveling and exploring new places and occasionally embarking on solo journeys. Exploring new cultures and meeting different people has given me a better understanding of the world and helped me in my personal and professional growth.</p> <p>Through my travels and fitness pursuits, I have gained valuable experiences that have increased my productivity and effectiveness in my career. I believe that these hobbies provide me with a unique perspective that I can apply to my work and help me stand out among my peers.</p> <p>Overall, I view travel and fitness as invaluable hobbies that offer endless opportunities for learning and growth, both personally and professionally.</p>	