



RAM SINGAR SINGH

Deputy Manager Collections

About Fourteen+ years of rich experience in Collections, of Banking Products & Sales, as well as Agency Management, Team Supervision. Possess interpersonal communication, leadership, and analytical skills with demonstrated abilities.



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AREAS OF EXPERTISE

Collection Management: Formulating effective debt collection mechanisms for ensuring timely receipt of money from Customer through Empanel Agencies. Monitoring collections processes, as well as setting up new processes for improving collections time. Handling Tele-calling & Field portfolio for PaySense Personal loans for Delhi - NCR. and taking appropriate measures for normalizing the delinquent accounts.

Sales Management:

Managed Relationship with DSA and Existing Customers. Sourcing HL & LAP, ensure timely Login, Legal and Technical of property for smooth disbursement of loan.

Client Relationship Management: Managed customer centric operations, forwarding customer requests to the concerned department and ensuring customer satisfaction by achieving delivery and service quality norms.

Team Supervision: Leading, mentoring, and motivating teams while ensuring compliance to the laid guidelines, imparting training to the team members for enhancing their skill levels.

CAREER CONTOUR

**Deputy Manager Collections
PaySense India Pvt Ltd. (PayU)**

12/2022 – Present

Delhi

Role & Responsibility:

- Managing Tele-calling & Field portfolio for PaySense Personal loans across DPDs (0-180+) through a team of Offsite Vendor, Team Leaders & Tele-calling Officers.
- Monitor performance on various metrics through regular reviews with the teams and ensure healthy process controls are built in
- Recruit and train collections team for effective collection and recovery.
- Ensure minimum addition to the NPA pool by keeping the portfolio in check by maintaining the delinquent level.
- Handling Delhi-NCR for soft and hard buckets including Tele-calling and field recovery.
- Ensuring maintained KPI are met and shared with all stakeholders.
- Handling legal dunning, Sec 138 notices and Arbitration for the Lazypay portfolio.
- Resolving customer queries on the legal mail dunning through appropriate reply or telephonic conversations.
- Responsible for replying to the customers with an amicable settlement.
- Maintaining delinquency at the minimal level.
- Sending flash messages to the customer for recovery of the delinquent amount.
- Providing Agency support by providing required docs, and Information.

Assistant Manager Collections**PayU Finance Ltd**

10/2020 – 12/2022

Delhi

Role & Responsibility:

- Managing Tele-calling portfolio for LazyPay PL across DPDs (0-180+) through a team of Offsite Vendor, Team Leaders & Tele-calling agents.
- Monitor performance on various metrics through regular reviews with the teams and ensure healthy process controls are built in
- Dialer strategy implementation for deliverables of collection targets.
- Responsible for empaneling agencies and getting deliverables as per the assigned targets.
- Recruit and train collections team for effective collection and recovery.
- Ensure minimum addition to the NPA pool by keeping the portfolio in check by maintaining the delinquent level.
- Handling PAN India portfolio for soft and hard buckets including dialer and field recovery.
- Ensuring maintained KPI are met and shared with all stakeholders.
- Maintaining Quality standards and getting the training conducted at all locations.
- Handling legal dunning, Sec 138 notices and Arbitration for the Lazypay portfolio.
- Resolving customer queries on the legal mail dunning through appropriate reply or telephonic conversations.
- Maintaining delinquency at the minimal level.

Relationship Manager**Jana Small Finance Bank**

07/2019 – 03/2020

Delhi

Collections & Sales Management: (LAP)

- Sourcing Loan against Property (LAP) from Empanelled DSA.
- Collection of dues of sourced cases if delinquent.
- Taking responsibility of delinquent customer to get them normalized.
- Coordinating with collection team to get NACH/ECS re-established if required in flow cases.
- Monitoring my new onboard cases that they not get delinquent.
- Managing & Empanelment of new DSA
- Ensure timely Login and disbursement of loan.
- Ensuring timely Legal and Technical of property to be done. Coordinating with respective team to get work done in given TAT.
- Managing Relationship with existing customers and providing them best services as per customer's Need.

Independent Relationship Manager**IIFL Home Finance Ltd**

07/2017 – 07/2019

Delhi

Collections & Sales Management: (Home Loan)

- Sourcing Home Loan from APF Builder. And ensure timely Login and disbursement of loan.
- Managing Relationship with Builders and providing them best services as per their need.
- Managing Collections of initial payment defaulters.
- Ensures smooth collections making joint visit with collection field team.
- Ensures NACH gets established in given time frame.
- Managing Relationship with existing customers and providing them best services.

Relationship Officer
PNB Housing Finance Ltd

11/2014 - 07/2017

Delhi

Sales Management: (HL & LAP)

- Sourcing Home Loan and Loan against property from open market.
- Sourcing Home Loan from APF Builder (Delhi-NCR).
- Ensure timely disbursement of loan.
- Ensures SI/ECS get established within TAT. So that customer not gets delinquent.
- Helping Collection Team to get EMI deposit in delinquent accounts.
- Making Joint visit with collection field team to customer's premises if required.

Collections Officer
Development Credit Bank

06/2013 - 11/2014

Delhi

Collections Management: (Home Loan, CV & CE)

- Managing flow accounts for Home Loans and Commercial Vehicle & Commercial Equipment Loans.
- Managing Bucket 15+ NPA Collections for Commercial Vehicle & Commercial Equipment Loans.
- Tracing/Finding the skip-shifted customers for CV/CE.
- Solving the customer problem/dispute and convincing them to make the payments.
- Ensure timely deposit of payments.
- Maintaining DCR & Payment file.

Supervisor

HARIOM ASSOCIATS

07/2012 - 06/2013

Delhi

Collections Management: (ICICI Bank & Bajaj Two Wheeler)

- Managing Bucket 1 to written off for BAJAJ FINANCE Two Wheeler and ICICI Bank PL 900 – 1800 DPD.
- Responsible for allocation and task assignment.
- Ensure timely deposit of payments in the respective banks and receipt reconciliation.
- Coaching team members on collection's fundamentals and assisting them in meeting assigned target.
- Engaging the team members to ensure stability, and consistency.
- Taking care of both portfolios in the agency and on field too.
- Maximizing Productivity & Preparing Daily MIS report and publishing it to respective clients.

Executive

Axis Securities & Sales Ltd

09/2009 - 06/2012

Delhi

Collections Management:
Axis Bank North Zone (Front End Unsecured Collection - Consumer Lending)

Collections Management:

- Managing R-X & R-30 for AXIS BANK Personal Loans and Credit Cards.
- Timely assign Collection cases to Agency.
- Auditing the manpower, systems and processes ensuring compliance.
- Ensure timely deposit of payments through agency and Receipt Reconciliation.

Team Management:

- Responsible for allocation.
- Educating team members on collection's fundamentals and assisting them in meeting assigned targets.

Report Generation:

- Publishing the performance of agency after closing of every month.
- Sharing the performance standards with the agency as per the business benefit.
- Maintaining MIS for agency performance.
- Responsible for collation data for the purpose of reporting. This covers the Daily, Weekly and Monthly reports.

Academic Credentials

- Graduate (B.A. General.) From "EIILM" In 2012
- Intermediate (12th) From "CBSE Board" In 2005
- High School (10th) From "CBSE Board" In 2003

Other Certifications & Skills

- Have done **certification** in **Debt Recovery Agent** from "IIBF" in 2011.
- Have done **certification** in **Customer Service & Banking Codes and Standards** "IIBF" in 2014.
- Have good knowledge of FINACLE & FINNONE banking software.
- Have good knowledge of Salesforce software to manage data and transactions.
- Have good knowledge of computer Ms Office and Internet.

Interests

- Internet surfing & Listing to Music

Personal Details

▪ Fathers' Name	Shri Phulgen Singh
▪ Sex	Male
▪ Date of Birth	03 rd Feb 1986
▪ Marital Status	Married
▪ Nationality	Indian
▪ Proficiency in language	Hindi and English

Place_____

Date_____

RAM SINGAR SINGH