

## **PERMENDER SINGH BHATI**

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**Objective:** Seeking a challenging career that utilizes my skills & knowledge and gives me a chance to be part of a team that contributes towards the growth of the organization, thereby yielding the twin benefits of job satisfaction and convenient professional growth.

### **PROFESSIONAL EXPERIENCE:**

#### **Axis Bank Ltd.**

**Sr. Manager (Commercial Loan)**

**April 2023 to till date**

Leading a team of 20 team members & 4 Agency in Customer Dispute Handling and Asset Recovery

#### **Responsibilities:**

- Managing the activities of the collection agency services for the Delhi & NCR region
- Handling cases of Commercial & Construction equipment Vehicles Cases ( BKT 2)
- Prioritizing the identified problematic cases and lead the field visits to handle/resolve disputes through Negotiations & settlement on critical Cases.
- Co-ordinate with the collection agency for asset repossession in extreme default cases.
- Planning targets, Monitoring numbers and Achieving overall targets on a monthly basis to meet delivery requirements.
- Ensure adherence to collection processes in the region, i.e., system allocation, tracking, monitoring delayed cash.
- Submit recommendations to Zonal collection head for discontinuing agencies based on performance.
- Conduct formal performance reviews and provide feedback to team member's. Works with team members to improve, track and develop areas of poor performance.
- Manage collector portfolios, workload, and changes in priorities, aging and allowance for bad debt analysis.
- Maintaining relations with key channel partners like repossession vendors.
- Handling the Team of 20 FOS with the Help of 4 Collection Agencies.
- MIS Data Forecasting & Reporting, Meeting & Overachieving Monthly Targets as per the KPI.
- Agency Management & Managing Off Role FOS.
- Conducting Training for FOS: COC training, Tracking & Tracing of Skip Customers.
- Customer Escalation Handling.
- Vendor Management, helping in collection Audit and Compliances.
- **Achievement: Improving the resolution of bucket-2 to 95% and fulfilled the targets.**

## **Axis Bank Ltd.**

**Manager (Commercial Loan)**

**April 2021 to April 23**

Leading a team of 20 individuals & 4 Agency in Customer Dispute Handling and Asset Recovery

### **Responsibilities:**

- Managing the activities of the collection agency services for the Delhi & NCR region
- Handling cases of Commercial & Construction equipment Vehicles Cases (Bkt 1 & Bkt 2)
- Managing the activities of the collection agency services for the Delhi & NCR region
- Handling cases of Commercial & Construction equipment Vehicles Cases
- Co-ordinate with the collection agency for asset repossession in extreme default cases.
- Planning targets, Monitoring numbers and Achieving overall targets on a monthly basis to meet delivery requirements.
- Ensure adherence to collection processes in the region, i.e., system allocation, tracking, monitoring delayed cash.
- Submit recommendations to Area collection manager for discontinuing agencies based on performance.
- Conduct formal performance reviews and provide feedback to team member's. Works with team members to improve, track and develop areas of poor performance.

## **Yes Bank Ltd.**

**Manager (Consumer Loan & Commercial Loan)**

**Sep 2018 to April 2021**

Leading a team of 15 team members & 2 Agency in Customer Dispute Handling and Asset Recovery

### **Responsibilities:**

- Managing the activities of the collection agency services for the Delhi & NCR region.
- Handling cases of Auto, Twl & construction equipment & Commercial Vehicles Cases (Bkt X & Bkt 2).
- Prioritizing the identified problematic cases and lead the field visits to handle/resolve disputes through Negotiations & settlement on critical Cases.
- Co-ordinate with the collection agency for asset repossession in extreme default cases.
- Repossessed through Sec 9 & Drt Orders.
- Follow up on borrower and guarantor on cases of pending installments.
- Planning targets, Monitoring numbers and Achieving overall targets on a monthly basis to meet delivery requirements.
- Ensure adherence to collection processes in the region, i.e., system allocation, tracking, monitoring delayed cash deposition; identifying, ID cards & reporting fraudulent practices.
- Submit recommendations to Area collection manager for discontinuing agencies based on performance
- Conduct formal performance reviews and provide feedback to team member's. Works with team members to improve, track and develop areas of poor performance.
- Manage collector portfolios, workload, and changes in priorities, aging and allowance for bad debt analysis.

- Maintaining relations with key channel partners like repossession vendors
- Contacting clients by personal, phone or letter, summons to inform them of an unpaid account of the Auto & Twl Cases.
- **Achievement: Improving the resolution of bucket-X to 92%, bucket-2 to 90% and fulfilled the targets.**

## **Kotak Mahindra Prime Ltd.**

**Deputy Manager (Auto Loan)**

**March 2017 to Sep 2018**

Leading a team of ten individuals in Customer Dispute Handling and Asset Recovery

### **Responsibilities:**

- Supervising the activities of the collection agency services for the Delhi & NCR region (Central, Faridabad, Noida, East & Ghaziabad)
- Conducting a case by case analysis and review of the defaulting customers and recommending a future course of action by taking into considerations inputs from Field Officers and Supervisors.
- Prioritizing the identified problematic cases and lead the field visits to handle/resolve disputes through Negotiations.
- Co-ordinate with the collection agency for asset repossession in extreme default cases.
- Repossessed through Sec 9, Sec 17 & Award.
- Follow up on borrower and guarantor on cases of pending installments.
- Planning targets, Monitoring numbers and Achieving overall targets on a daily, Weekly & monthly basis to Meet delivery requirements.
- Maintaining Daily Productivity and Business Report for the Portfolio.
- Ensure adherence to collection processes in the region, i.e., system allocation, tracking, monitoring delayed cash deposition; identifying & reporting fraudulent practices.
- Submit recommendations to Area collection manager for discontinuing agencies based on performance.
- Maintaining relations with key channel partners like repossession vendors.
- **Achievement: Improving the resolution of bucket 5 to 75%, bucket 6 to 85% and fulfilled the targets of Vintage 210 Bkt.**

## **Bajaj Auto Finance Ltd.**

**Sr. Collection Officer (Two Wheeler)**

**Oct 2015 to Feb 2017**

Responsible for Cash collection / Recovery and reducing NCL for Delhi and NCR location with a team of 2 Agencies for Bkt1 to Bkt6 TW portfolio.

### **Responsibilities:**

- Managing Two Wheeler Loan portfolio for Delhi-NCR.
- Supervising a team of 10 member team (Delhi-NCR).
- Maintaining relations with key channel partners.

- Fixing the daily, weekly and monthly collection target per FEs.
- Reviewing daily actual collection and making the bridging plan for gaps.
- Guide the FEs for closure of critical cases.
- Liaisoning with police authorities for the critical cases.
- Visiting to the customers along with assigned FEs for collection.

### **SREI Equipment Finance Ltd. – A SREI-BNP Paribas JV Company**

**Assistant Manager (Construction Equipment)**

**June 2014 to Oct 2015**

#### **Responsibilities:**

- Handling NPA cases of construction equipment (90 to 360 DPD).
- Ensure follow up on all returns cheques for resolution including Sec 138 of NI Act.
- Ensure follow up on Sec 9 & Sec 17 Cases.
- Handling Faridabad, Palwal, Nuh, Mewat location for portfolio of construction equipment.
- Timely and properly achievement of monthly targets.
- Contacting clients by personal, phone or letter, summons to inform them of an unpaid account of the Construction equipment.
- Follow on borrower and guarantor on cases of pending installments.
- Maintaining relations with key channel partners like repossession vendors.

### **IndusInd Marketing & Financial Services Pvt. Ltd.**

**Sr. Collection Executive (IndusInd Bank)**

**May 2010 to May 2014**

#### **Responsibilities**

- Timely collection of outstanding as per instructions provided by Bank.
- Timely deposit of collected funds into appropriate accounts for easy reconciliation of Bank & customer.
- Maintaining good PR with customer & bank for good relationship and keeping healthy business relation.
- Contacting clients by personal, phone or letter to inform them of an unpaid account of the Commercial loan, Construction equipment loan, Passenger vehicles loan & Auto Loans.
- Formulating effective debit collection mechanisms for ensuring timely receipt of money from clients.
- Handling high value fraud cases / defaulters / insolvent clients.
- Develop and manage collections and credit programs.
- Maintaining relations with key channel partners like Repossession vendors & others department like Sales, Credit & Operations.
- Maintaining cordial relations with customers to sustain the profitability of the business.
- Maximizing customer satisfaction level by on time delivery, monitoring customer complaints, providing efficient services.
- Handling customer grievances and resolving issues

### **Educational Qualifications**

- Graduate from Ellim University
- 12th Passed from NIOS.
- 10th Passed from NIOS.

### **Professional Qualifications**

- 6 months basic Computer Certificate Programme organized by Northern Railways.
- Knowledge about Microsoft Excel, Ms-Word & Internet.

### **Additional Training Programmes**

- DRA Training
- NBFC Regulatory Framework Training

### **Strengths**

- Hardworking and flexible
- Willingness to learn
- Positive Attitude

### **Personal Information**

Date of Birth	: 16 <sup>th</sup> September 1987
Father's Name	: Dr. Sohan Singh Bhati
Address	: Plot no 6/1, SF BS, A Block, Gali no 9, Kiran Garden Uttam Nagar New Delhi 110059
Marital Status	: Married
Languages known	: English, Hindi