

# **CURRICULUM VITAE**

# 62, Rose colony  
Rajpura Road, Nr-Shiv Mandir  
Patiala-147001  
Punjab,  
Mb:- 9041087500,  
Email:-raj.k.yadav.ry@gmail.com

## **Raj Kumar**

### **Career Objective:-**

To work for an aggressive organization having a professional environment that promises career growth. In return, I offer hard work, professional approach with sound academic record & great personality that helps the organization to achieve its goals.

- **Presently Working as Branch collection manager in Piramal Capital & Housing Finance Ltd. (from Oct 2022 to Till Date )**

### **Job Profile:-**

- Handling Collection team and Collection agencies of House loan and LAP loan
- Looking 7+ all Bkts (Npa Cases)
- Maintaining the DVR & Daily MIS
- Handling the Customers Queries
- Looking the legal of SARFAESI stages (Pasting 13(4) notice, DM order, Chaspa notice, Possession and auction)
- Negotiate with customer and raise the settlements and close as per company policy

**Worked as Collection Associate in Collections in HDB Financial services Ltd. (from SEP 2019 to Sep 2022)**

### **Job Profile:**

- Handling Collection team of CV (tractor,Lcv,and car Finance)
- looking all Bukts.(NPA & Write off cases)
- Maintaining the DVR & Daily MIS.
- Handling the Customer quires.
- Achieving the targets of recovery consistently.

- **worked as Collection executive in CV Collection in Mahindra & Mahindra Financial services Ltd. (from Nov 2013 to Sep 2019 )**

### **Job Profile:**

- Collection for CV in Mahindra & Mahindra finance Ltd. looking all Bukts.
- Maintaining the cash Register, DVR & Daily MIS.
- Handling the Customer quires & Achieving the targets of recovery consistently

### Academic Qualifications:

|                   |                                |
|-------------------|--------------------------------|
| 10+2              | 1999-2000 from PSEB            |
| ITI in Mechanical | 2003 – 2006 from Escorts       |
| Graduation        | From IASE University(Rajsthan) |

### Software Exposure:

|           |                          |
|-----------|--------------------------|
| Packages: | Basic Computer Knowledge |
|-----------|--------------------------|

|                   |   |
|-------------------|---|
| <u>Strengths:</u> | Analytical, Strong desire to learn, Dedication and Devotion, Hard working, ready to take initiative, Organizing ability |
|-------------------|---|

### Personal Data:

|                 |                              |
|-----------------|------------------------------|
| Father's Name:  | Sh. Raja Ram                 |
| Date of Birth:  | 1 <sup>st</sup> October 1983 |
| Marital Status: | Married                      |
| Language Skill: | English, Hindi and Punjabi   |

**Date :-**

**(Raj Kumar)**

**Place :- Patiala**