

CURRICULUM - VITAE

Harishankar Pathak

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PROFILE:-

Dedicated and results-oriented Collection Manager with [6] years of experience in the banking industry. Proven track record in leading teams to effectively recover outstanding debts while maintaining high levels of customer satisfaction. Skilled in developing and implementing collection strategies, analyzing delinquent accounts, and negotiating payment arrangements. Proficient in regulatory compliance and utilizing technology-driven solutions to optimize collection processes.

Educational Qualification:-

- High School Passed from C.B.S.E. Board in year 2012.
- Intermediate Passed from C.B.S.E. Board in year 2014.
- Graduation (B.Com) Passed from Delhi University in year 2018.

Professional Experience

Paytm (One 97 Communication Ltd) April 2024 to Till Date.

Collection Manager (Operation and Collections)

Responsibilities:-

- * Handling Risk X portfolio for Collection for North with 100 TC seats.
- * Involved in setting up of:
 - * Centralized tele- calling structure for bucket -X for vendor's.
 - * Flexi team and controlling the overall pool through centralized TC shop.
 - * Break up of collection targets circulated by Strategy team into region level & agency level.
- * Responsible for collection numbers for North for bucket -X portfolio
- * Driving the Centre across locations through daily review in terms of DRR projected and actual by EDO.
- * Formulated strategies to ensure number delivery as per business requirements.
- * Responsible for reviewing :
 - * Quality of pick up generated and coordinators performance on conversion %.
 - * Dialer campaigns and deciding on penetration rate basis flows MIS.
 - * Customer complaints through centralized reports and ensuring corrective actions in time.
 - * Call quality through live and recorded bargaining , monitoring feedback for improvement.
 - * Checking the process control in the shop through random audits thereby ensuring that all processes are as per the company guidelines.
- * Identifying training needs of the unit and liaise with training & quality unit for improvements.
- * Taking small training session on day to day activities of the floor.

* Ensured closure of any concerns pending with regard to receipt books or internal audits done at vendor's premises.

* Rolling out incentives for the telecaller.

HDB Financial Services Ltd(Jan-2019-Apr-2024)

Auto /TW/PL/BL loan product BKT-X & BKT-1 , 2 Collections.

- Handling telecalling collection team. (Team size 20-25)
- Communicating with clients in order to understand their needs and goals regarding their collection efforts
- Managing staff members who are responsible for collecting debts from customer on behalf of company
- Managing dialer as per requirement-PD, Progressive, Preview
- Using PRI services as per needs to improve collections
- Maintain the DRR and MTD and documented the performance feedback through Daily, Weekly & Monthly one-on-one sessions, performance review and goal setting
- Review process, client calls and team performance with dialer activities
- Prepare the collection reports(Daily/Weekly/ Monthly)

Conneqt Business Solution July 2017 To December 2018

- * Taking escalation of complex customer's to ensure desired delight by providing satisfactory response to customer
- * Offered solution and suggestion for process and product improvement to management
- * Investigated and resolved complex customer's issues and complaints regarding operational matters

OTHER SKILLS

- Good Knowledge of MS office
- Certificate from Indian Institute of Banking and Finance (DRA)

Strengths:-

- Good Communication Skill.
- Positive attitude & ability to work in any work environment.
- Hard working nature & Confidant.

Personal Details:-

Father's Name	:	Mr.Chandrashekhar Pathak
Date of Birth	:	27-07-1996
Gender	:	Male
Marital Status	:	Unmarried
Language Known	:	Hindi & English
Nationality	:	Indian

Place:

(Harishankar Pathak)

