

# Rupesh

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## PROFESSIONAL SYNOPSIS

- A dynamic professional with **24 years** of Rich experience in Recovery & Collections, Credit Administration, Audit, Sales, Medical Market (Sales), Client Relationship Management and Team Management.
- Track record of consistently achieving recovery & collection targets at branches, building dynamic sales teams, identifying high-yielding services and products during the career span.
- Possesses domain expertise in **Auto Loans, Credit Card, Home Loan, LAP, Commercial Vehicle Loans, Micro Finance, Consumer Loans, Collections, Legal, Import and Export, Medical Supply.**
- Proficient in credit administration (pre & post sanction) involving credit appraisals, verification of documents, delinquency analysis and providing decision for sanction and disbursement in order that commitment to customer on turn around time is met.

## ORGANISATIONAL EXPERIENCE

### **Since May'22– Till now with Bajaj Finance Limited as a Agency Manager -DELHI**

- Accountable for handling Consumer & SME Loan collections portfolio and looking after Fresh Bucket across Delhi Location.
- Also taking care of litigation legal matters about delinquent and RTP customer cases.
- Daily performance MIS & field followup for collection & resolve the customer dispute related activities.
- RTP High cur balance cases are on personal visit in field with FOS & Supervisor. Control of cost to company about portfolio profitability and strictly follow up Code of Conduct & Compliance parameter of Bank.

### **Since Jun'21 – 31<sup>st</sup> April'22 with Wings Corporate Services pvt Ltd.(BPO), Delhi as Floor Manager--DELHI & NCR**

- Accountable for handling was SME & MSME collections portfolio of **HDFC, AXIS, INDUSIND (PL & BL)** and looking after **Fresh to Infinity Bucket** of across Delhi NCR Location.
- Also taking care of litigation legal matters about delinquent credit card customer cases.
- Daily performance MIS & field follow up for collection & resolve the customer dispute related activities.
- RTP High cur balance cases are on personal visit in field with Banker, FOS & Supervisor.
- Also focus on **ROLL BACK & NORM targets** for collect maximum money collections for company & Banks.
- Control of cost to company about portfolio profitability and strictly follow up Code of Conduct & Compliance parameter of Banks.

### **Since Aug' 20 – 31<sup>st</sup> May' 21 with Nucleus (BPO), Delhi as Process Manager--DELHI & NCR**

- Accountable for handling was credit card collections portfolio of **SBI CREDIT CARD & AXIS CREDIT CARD** and looking after **CD3 to CD7 & Bucket Fresh to Infinity of Axis FR portfolio** across NCR.
- Also taking care of litigation legal matters about delinquent credit card customer cases.
- Daily performance MIS & field follow up for collection & resolve the customer dispute related activities.
- RTP High cur balance cases are on personal visit in field with Banker, FOS & Supervisor.
- Also focus on **ROLL BACK & NORM targets** for collect maximum money collections for company & Banks.
- Control of cost to company about portfolio profitability and strictly follow up Code of Conduct & Compliance parameter of Banks.

### **Since July' 19 – to May' 20 with Trend Setters Books Ltd. as Manager-Sales & Collections (PANINDIA)**

- I was taking care Pan India Sales and Collections of Publishing House with huge Team. Dealing with Schools and Book Store for BOOK sales promotion.
- Responsible for handling the legal cases along with backend supervision & constant follow up with company in minimum expected level of NPA'S & overdue of the organization.
- High cur balance RTP cases on do personal visit in field with FE & Supervisor.
- Reduce cost to company and follow up Code of Conduct (Sales & Collections-Compliance).

**Since July' 18– to 3<sup>rd</sup> July' 19 with Tata Capital as Manager-Collections(Delhi/NCR)**

- I was taking care of Unsecured (AL, PL & BL) portfolio and taking care of Fresh to Infinity bucket across Delhi with huge Team. Also taking care sales also Secured (AUTO Loan).
- Responsible for handling the legal cases along with backend supervision & constant follow up with company in minimum expected level of NPA'S & overdue of the organization.
- Handling the outsourced agency & staff in backend with field for collection & customer dispute related activities.
- High cur balance RTP cases on personal visit in field with FE & Supervisor.
- Focus on Weekly closing in all portfolios and achieve assigned set goals.

**Since April' 17– to May' 18 with Accurate Ent. as Agency Manager-Sales& Collections**

- I am taking care of Unsecured (Bajaj & HDFC Credit Card) & Secured (HDFC-Auto Loan) collections & Recovery portfolio and taking care of Fresh to Infinity bucket across Delhi with huge Team. Also taking care sales also Secured (LAP & AUTO) and Unsecured (CREDITCARD & PL, BL) portfolio.
- Responsible for handling the legal cases along with backend supervision & constant follow up with company in minimum expected level of NPA'S & overdue of the organization.

**Since Jan' 16– to March' 17 with Arise Corporate Services as Agency Manager**

- Accountable for handling was Credit Card (ICICI,SBI),PL & Secured Loans(Auto Loan) portfolio and was taking care of bucket X to Infinity bucket across Delhi & NCR with 04 Tele callers, 02 Supervisor & 15 FOS are reporting to me.
- Responsible for handled the legal cases along with backend supervision & constant follow up with collection agencies in minimum expected level of NPA'S & overdue of the company.

**Since Feb' 15– to Dec' 15 with Capital Trust Limited as Recovery Head**

- Accountable for handling was Microfinance, Secured Loans(CV & Auto Loan) and TW collections portfolio and looking was BKT X to Infinity Bucket across Delhi, NCR & UP (90 locations) with 06 Telecallers (FTE's) & 30-40 FE are reporting to me.
- Responsible for handled the legal cases along with backend supervision & constant follow up with collection agencies in minimum expected level of NPA'S & overdue of the company.

**Since Aug' 13– July 14 with Bajaj Auto Finance Limited as Area Collection Manager**

- Accountable for handling TW collections portfolio with 06 vendors and looking BKT X to BKT 5 across NCR & Haryana 12 locations with 04 Collection Officer (FTE's) & 30-40 FOS are reporting to me.
- Responsible for handling the legal cases along with backend supervision & constant follow up with collection agencies in minimum expected level of NPA'S & overdue of the company.
- Handling the outsourced staff in backend & field for collection & customer dispute related activities.

**Since Jan' 13 – July 13 with GESBI CARD, Delhi as Area Collection Manager---DELHI & NCR**

- Accountable for handling was credit card collections portfolio with 03 vendors and looking after CD4 to CD7 portfolios across NCR.
- Responsible for handled the legal cases along with backend supervision & constant follow up with collection agencies in minimum expected level of NPA'S & overdue of the company.
- Handled the outsourced staff in backend & field for collection & customer dispute related activities.
- High cur balance cases on personal visit in field with FOS & Supervisor.

**Since Jan' 06-Dec' 12 with GEMoney, Delhi as RECOVERY HEAD---DELHI & RAJASTHAN**

- Accountable for handling hard collections of Secured(TW,HL,Auto Loan) & Unsecured(PL,Business Loan) portfolio with 8 vendors and looking after 121+ portfolios across NCR.
- Looking after the collections and hardcore recovery portfolios across Punjab region.
- Responsible for handling the legal cases along with backend supervision & constant follow up with collection agencies in minimum expected level of NPA'S & overdue of the company.

**Since Nov' 04– Jan' 06 with Centurion Bank of Punjab Ltd, Karnal as A.M. (Sales& Collections) – Haryana**

- Handling the sales & collection related activities for Commercial Vehicle Loans across Kurukshetra, Karnal, Panipat, Jind, and Rohtak & Sonepat.

- Looking after matters pertaining to commercial vehicle loan (LCV's & HCV's) across Haryana.
- Following up with DST's for maintaining the minimum expected level of NPA's & overdues of the banks.
- Responsible for handling the legal cases related to collections.

**Since Jul' 01- Nov' 04 with Magma Leasing Limited, Delhi as Senior Executive (Commercial Vehicle Loan) – Delhi & Haryana**

- Looking after the Commercial Vehicle Loan related activities across the region of Delhi, Gurgaon, Faridabad, Karnal, and Panipat & Sonepat.
- Conducting FI'S in Commercial Vehicles & handling the Soft & Hard Collections, Customer Dealing and Backend Department & following up on legal cases.
- Accountable for handling the backroom (PDD'S & PDC's) department.

**NOTEABLE ACHIEVEMENTS**

- Awarded and appreciated as " Star of Month" 2 times in GE Money.
- Awarded and appreciated as " Above & Beyond" 1 time in GE Money.
- Recently awarded and appreciated as " GECapital Asia Pacific" in GESBICARD Collection Q-1.

**QUALIFICATIONS**

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| 1995 | Bachelors Degree in Arts (B.A.) from Delhi University. |
| 1996 | One Year Diploma in Computers from I.C.E.              |