

# Tarandeep Singh

+919023788324 • tarandeep022@gmail.com • Mohali, India 160071

## Summary

More than 5 years of experience in astutely administering and collecting loans and payments. Adept at reconciling past-due accounts in a firm, professional manner. Committed to securing client payments and settling account matters through effective negotiations and efficient staff management.

## Skills

- Collection Process
- Quality Standards
- Performance Reviews
- Customer Service
- Data Analysis
- Verbal Communication
- Ms Excel
- Team Leadership
- Interpersonal Communication
- Negotiation
- Effective Teamwork

## Experience

07/2023 - Current

Contact Center Head, **HDFC Bank**, Chandigarh, India

- Manage a portfolio of over 2,000 customer accounts.
- Management of **SMA (Special Mention Accounts)** Collections of various Housing Loan Products which includes **Home Loans, Plot Loans, Rural Housing Loans and Affordable Housing Loans** as well as Non Housing Loan Products which includes **Loan against Property (LAP) and Commercial Plot Loans (Business Loans)**.
- Managing a team of contact center executives and DRA-certified collection officers, ensuring efficient and effective customer follow up in delinquent loan accounts.
- Develop and implement strategies to improve contact center performance, such as increased efficiency and reduction in TAT for current month bounce cases and increasing first-call resolution rates with detailed summary.
- Monitoring and evaluating team's performance through call monitoring, checking visit efficiency and weekly performance reviews.
- To act as the first line of defense and avoid Roll Forward of accounts into NPA.
- Stringent target based monitoring of Bucket X, Bucket 1, Bucket 2 and Bucket 3 cases and ensuring proper follow up has been done by the Tele Caller and the Collection Officer.
- Review the collection strategy to ensure collection officers achieve their targets and also review scripts for collection calls and make necessary adjustments if required.
- Collaborate with other departments to resolve complex customer issues and improve overall customer satisfaction.

07/2018 - 06/2023

Collection Manager, **HDFC LIMITED**, Chandigarh, India

- Manage a portfolio of over 400 customer accounts across various regions in Punjab, Haryana and Himachal Pradesh.
- Management of NPA Collections of various Housing Loan Products which includes **Home**

**Loans, Plot Loans, Rural Housing Loans and Affordable Housing Loans** as well as Non Housing Loan Products which includes **Loan against Property (LAP) and Commercial Plot Loans (Business Loans)**.

- Review the collection strategy to ensure targets are achieved.
- Taking care of risk portfolio of Affordable Housing Product - REACH, whereby the default ratio is on the higher side due to the risk involved with the profile of the customer.
- Regular field visits and thorough follow-up with customers in order to reduce the default portfolio.
- Regular monitoring of NPA accounts and ensuring adequate legal action is taken in a timely manner.
- Taking adequate steps regarding the possession of secured assets as per SARFAESI Act 2002 in coordination with the legal officers.
- Ensuring the sale of the properties in possession at the earliest to clear off the default loan book.
- Training new recruits and junior team members and making them understand the guidelines and processes to be followed to ensure timely collection of payments.

## ***Education and Training***

**06/2018**

**MBA, Finance**

**UIAMS, Chandigarh, India**

**06/2015**

**Bachelor of Commerce**

**DAV College, Chandigarh, India**

**03/2012**

**10+2**

**DAV Senior Secondary School, Chandigarh, India**

**03/2010**

**High School**

**DAV Senior Secondary School, Chandigarh, India**

## ***Languages***

**English:** First Language

**Hindi:**

**B2**

Upper Intermediate

**Punjabi:**

**B2**

Upper Intermediate

## ***Accomplishments***

- All-India winner in Affordable Housing Collection - REACH 2018.
- Platinum Award in March 2021.
- Gold Award in All-Green Contest in March 2023.

## ***Certifications***

Information Technology Training Course - January 2014