



# Sukhwinder Kumar

Area collection manager

kumarkalotra786@gmail.com

9781047820

Chandigarh, India

I have 10 years of experience in the collection department. I was awarded Employee of the Month twice.

## WORK EXPERIENCE

### AREA COLLECTION MANAGER

Arrise bpo sulton pvt. Ltd

03/2024 - Present

Chandigarh, Punjab, Haryana,  
Himachal Pradesh

- Recovery for commercial vehicles

### AGENCY COLLECTION MANAGER

Cred vidya infotech Pvt Ltd

09/2022 - 01/2024

Chandigarh, Punjab, Haryana,  
Himachal Pradesh, Jammu and  
Kashmir

- NPA & WRITE OFF CASES RECOVERY

### Team Leader

TVS Credit Services Limited

12/2018 - 06/2022

Chandigarh, India

Zero-Bucket, Bucket1, Bucket2, Bucket3, NPA, write-off case, Two-wheeler, commercial vehicle financial recovery

### Seniors Executive

Home Credit India Finance Pvt. Ltd.

05/2017 - 05/2018

Chandigarh, India

Zero-Bucket, Bucket1, Bucket2, Bucket3, CD loan, PL and Two-Wheeler financial Recovery

### Recovery Executive

Balaji Finance Services

04/2015 - 04/2017

Dinanagar, Punjab

Zero-Bucket1, Bucket2, Bucket3, Two-Wheeler financial recovery handling and PL recovery

## EDUCATION

### Bachelor's of Arts

Rabindranath Tagore University

### Post Matriculation

Shakargarh DAV Senior Secondary School

Gurdaspur, Punjab

### Diploma of Computer Applications

Saraswati Education Group

Dhariwal, Punjab

### Matriculation

V.D. Puri Govt. Sr. Sec. School

Gurdaspur, Punjab

## SKILLS

Public Speaking

Creative

Problem Solving

## DUTIES AND RESPONSIBILITIES

Negotiating payment to build and maintain a positive relationship with customer.

Perform tele-connect with customers according to guidelines and standard procedures to ensure timely payment.

Managed collection of efforts with a high level of persuasiveness and professionalism.

Maintained positive customer relationship and minimize bad debt exposure.

If a customer has shifted from the mentioned address, then we get their present location from their neighbors or by calling personally, and let them know to pay their installment on time, which will facilitate them for a further new loan if they require it.

## ACHIEVEMENTS

Employee of the Month in November 2021

In TVS Credit Services Ltd.

Employee of the Month in October 2020

In TVS Credit Services Ltd.

## LANGUAGES

English

Professional Working Proficiency

Hindi

Full Professional Proficiency

Punjabi

Native or Bilingual Proficiency

## INTERESTS

Travelling

Bike Ridding

Sports