

Name: Vipin Chahal
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MANAGEMENT EXPERTISE

Ability to guide individuals towards goal achievement using negotiation, teamwork / collaboration, motivation and staff development skills.

Client management: Develop strong interpersonal relationships with the team to cohesively bond them together.

Single point of contact between the team and senior management through effective communication on key deliverables and soft issues.

Resource Utilization: Productivity enhancement by Hiring, training, staff motivation. Inspire, mentor and coach Strategic change management

OPERATIONAL EXPERIENCE

Stabilization of the new process with coordination of support functions like Technology, Administration & HR teams. Design, definition and enforcement of strategic work, process and policies.

Modify and improve operating techniques for business growth required to meet periodic target under supervision of the senior management.

Strategize for continuous improvement of program performance by analyzing daily results.

Strategic differentiation of cliental base on the basis of need analysis. Robust Transaction Monitoring approach to ensure process and variance control.

Deliver high on Client Expectations and Organizations.

Professional Summary of Vipin Chahal

Objective

Looking for a professional & challenging career in Multinational/Large Private sector companies that provide opportunities in terms of professional growth for both self and as well as for the organization.

I seek a role within a dynamic organization where I can utilize and better my skills. To work in the fields of financial product marketing and Customer Service. To develop teams to solve business challenges and deliver exceptional service through innovative solutions.

Current Employment

Company Name: Milestone Solutions Limited
Location : Mohali
Position : Branch Head
Industry : Banking Collections
Date Joined : 18 April 2024
Date Leaved : Till Date

Overall Experience

I have overall over **13 years experience in the BPO/NBFC/Banking Industry with Customer Services, Telecom, NBFC, Banking Collections.** I bring forth a unique set of knowledge & skills that include an in-depth understanding of Processes, Structured Methodologies and Human Psychology.

My perseverance to achieve the desired goal has been the primary reason for my structured progression to management. My principal field of expertise is in leading teams, leveraging existing systems, innovating solutions, increasing business through customer relationship and unmatched service.

Quality Management

I have good understanding of **Quality customer service.**

PROFESSIONAL EXPERIENCE

18 April 2024– Till Date

Organization: Milestone Solution Limited.

Joined Milestone Solution Limited as Branch Head at Mohali (Punjab) Location.

Work Profile:

- Handling Personal Loan & Business Loan Recovery for HDFC Bank for Entire Tricity (Chandigarh, Mohali and Panchkula) .
- Handling team of 2 supervisors, 4 Telecallers and 7 DRA.
- Monitoring daily visits done by the DRA to have the complete coverage of the allocated cases within stipulated time period.
- Routine discussion with the supervisor & Team to cover the gap if any to have better results.
- Responsible for validation of visits trails updated by the DRA during routine audits.
- Monitoring of the audit compliance of the team as per the bank norms.
- Join visits with the DRA & Supervisor specially as on higher POS as well as fresh flow and disputed cases for higher resolution.
- Review of Supervisor as well as Team on monthly basis against the assigned Target v/s Achievement.

7 July 2023– 28 March 2024

Organization: WAHE TRANSPORT LTD.

Joined WAHE TRANSPORT LTD. as a Account Receivable Officer at TAURANGA (NEW ZEALAND) Location.

Work Profile:

- Generate Send and Process Invoices.
- Reconciliation of Statements.
- Obtaining Approvals from internal Approvers.
- Monitoring Timely Payments and identifying discrepancies.
- Prepare and Distribute Financial Reports.
- End of the Month Closing Processes.
- Assist in Audit and Compliance Reviews.
- Provide financial insight and Information support to internal and External Stakeholders.

19 September 2022 – 30 June 2023

Organization: INDUSIND BANK LTD.

Joined INDUSIND BANK LTD. as a Collection Manager for Personal & Digital Loans for Flow and Write OFF Portfolio at Ludhiana (PB) Location.

Work Profile:

- Handling across Buckets (Bkt-1 to Recovery) for Entire Ludhiana Hub.
- Handling 2 Collection Agency with team of 2 supervisors and 7 DRA.
- Monitoring daily visits done by the DRA to have the complete coverage of the allocated cases within stipulated time period.
- Routine discussion with the agency owner & supervisor to cover the gap if any to have better results.
- Responsible for validation of visits trails updated by the DRA during routine audits.
- Monitoring of the audit compliance of the agencies as per the bank norms.
- Join visits with the DRA & Supervisor specially as on higher POS as well as fresh flow and disputed cases for higher resolution.
- Ensuring and validation of all the settlements before raising in system for the account with proper

compliance.

- Responsible for initiating Legal notices with support of Legal team and attending Lok Adalat for the Settlements.
- Review of Agency on monthly basis against the assigned target v/s Achievement.

31 July 2021 – 31 March 2022

Organization: HDFC Bank Ltd.

Joined HDFC BANK LTD. as a Collection Manager for TW Write OFF Portfolio in July-2021 at Jalandhar (PB) Location.

Work Profile:

- Responsible for the Collection Performance of Jalandhar Hub.
- Handling 3 Agencies with Manpower of 15 DRA.
- Taking care of all the Write Off cases of the Complete HUB (Bucket 6 +).
- Responsible for sharing Monthly as well as Weekly Targets with the Agencies to drive the portfolio accordingly.
- Responsible for sharing Productivity MIS with respective agencies in comparison with the DRR shared.
- Repossession of the Vehicles from the Default payers with the help of Legal Team.
- Monitoring Daily Visits done by the DRA to have the complete coverage of the portfolio cases within stipulated time period.
- Routine discussion with the Agency Owner to cover the gap if any to have better results.
- Responsible for validation of Visit Trails updated by the agency's DRA during routine audits.
- Monitoring of the Audit Compliance of the agencies as per the bank norms.
- Joint Visits with DRA and Supervisor specially on Higher POS as well as Fresh Flow Cases from NPA Bucket for higher resolution.
- Ensuring and validating all the Settlements before raising in system for the Account with proper compliance.
- Responsible for initiating Legal Notices with support of Legal Manager and attending Lok Adalats for the settlements.
- Review of Agencies on Monthly basis against the Assigned Targets Vs Achievement.

01 Oct 2010 – 30 July 2021

Organization: Competent Synergies Pvt. Ltd.

Joined Competent Synergies Pvt Limited. as a Senior Customer Care Executive in October-2010 at Mohali (PB) Location.

Deputy Manager Operations will initiate, plan, execute and control the production & responsible for coordination the implementation and adherence of standard organization management tools and processes in the team.

The Manager is responsible for the Process ROI in terms P&L of process, client interaction, Management & execution. The Service Delivery Manager ensures the random audits and weekly or monthly reviews

- Joined as Team Leader in Oct-2009 and handled **Airtel Retention Postpaid Process** and then MNP Process.
- Promoted as Team Manager in Nov-2014 and handled **TATA DOCOMO Tele & Field Collections** for the UPU & UN Circle.
- In 2016 Handled **Vodafone and Aircel Tele and Field Collection Process** for J&K Circle.
- Promoted as Assistant Manager in 2018 and handled the **HFCL Tele & Field Collections Process** for Punjab Region Adjoining to **JIO Tele Collections Process**.
- Promoted as Deputy Manager in March-2019 and handled **Bajaj Nach, Paytm KYC & Hero Fincorp (NBFC) Tele & Field Collections** from Nov'18 to Jul'19.
- Handled Non Banking Finance Collection Portfolio for **Cholamandalam Tele Collections Process for Secured**

(Vehicle) Loans Bucket (1-2) for North Region with 11 Circles from Jul'19 to Jan'20.

- Handled NBFC PL Unsecured Collection Portfolio for **IndiaBulls Tele Collections Process** for Entire North Region from Jan'20 to May'21.
- Handled Chola Mandalam Collection Portfolio for Secured Loans (Bucket Pre X, X & 1-2) for North Region and MS Insurance Sales Portfolio for the North and West Region.

Process Handled:

- Retention Tele Process for UN (Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir) for Airtel.
- MNP Postpaid Tele Retention Process for Airtel.
- TATA Postpaid Tele & Field Collections (Bucket 0-30, 30-60 & 60-90) for UP & UN Circle with span of TC/FSE (50/150).
- Vodafone Tele & Field Collections (Bucket 0-30 & 30-60) for Punjab & Jammu Circle with span of TC/FSE (20/30).
- Airtel Tele & Field Collections (Bucket 0-30 & 30-60) for J&K Circle with span of TC/FSE (20/40).
- HFCL (Connect) Tele & Field Collections (Bucket 0-30 & 30-60) for Punjab Circle with span of TC/FSE (20/30).
- JIO Tele Collection Process for Punjab, Delhi, Haryana, UP (Bucket 0-30, 30-60) with span of TC (20).
- Hero Fincorp Collection (Bucket 0 & 1) for Haryana, UP, Punjab & Jammu Circle with span of TC/FSE (5/50).
- Bajaj Nach Process for UP, Punjab, Haryana & Jammu Circle with span of TC/FSE (5/50).
- Paytm EKYC Process for Haryana & Punjab with span of TC/FSE (5/50).
- Chola Mandalam Collection Process (Bucket 1-2) for North Region with 11 Circles with TC seats 35 and In House Field Team..
- IndiaBulls Tele Collection Process with Bucket (0-30, 30-60, 60-90, 90+) for North Region with span of 175 TC Seats.
- Chola Mandalam Collections Process (Bucket Pre X, X & 1-2) for North Region with Span of 100 Seats along with Chola MS Insurance Sales Process for the North and West Region with Span of 20 Tele calling Seats with support of In House Field Teams.

Key responsibilities:

- Process ROI in terms of P&L of All Processes
- Client interaction & taking care of their requirements.
- Identifying improvement areas & implementing measures to maximize Client and Company satisfaction levels.
- Raising monthly invoice for Process.
- Ensure the random audits and weekly reviews of agents, field executives directly & indirectly reporting to me.
- Identifying training needs of the team including TL's, Team Manager and Field Supervisors & Field and TC manager.
- Providing classroom process training and on job training to the new employees as a trainer, to ensure that employees adhere to all quality tools and procedures
- Controlling tasks and plans and tracking issues.
- Functioning as a central point of contact for reporting & escalating system issues
- Ensuring continuous interaction with the Senior Management to make sure that area of concern can be worked upon for improved service levels.
- Preparing monthly projection reports after proper interaction with the team and strategies to deliver the required Projected Numbers.

QUALIFICATION

- BA – From **Arni University, Kangra**, Himachal Pradesh (**May 2015**)
- Senior Secondary – CBSE Board.
- High School – CBSE Board

PERSONAL PROFILE

- Date of Birth 24-05-1985
- Marital Status: Married
- Hobbies and interests: Traveling, Swimming & Music
- Vision: Be True to your work, Words and Friends.