

# SHOBHA SINGH

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## OBJECTIVE

To obtain a challenging position in a high-quality financial and banking environment where my resourceful experience and academic skills will add value to organizational operations. I would like to explore more and utilize my abilities enthusiastically and effectively.

## PROFILE SUMMARY

- Completed Post Graduate Diploma in Banking (PGDB) –ICICI Manipal Academy for Banking (IMA), Bangalore in 2019.
- Completed Masters of Commerce in Business Administration in 2018.
- Completed Bachelor of Commerce in 2016.
- A professional with more than 4.8 years of experience in banking domain as Debt Manager & Area Collection Manager.
- Strong communication and people skills, both written and verbal. Able to access and resolve customer issues quickly.
- Quick learner, highly motivated team player with good analytical skills.
- Self-motivated and able to work with little supervision, by consistently taking the initiative to get things done.
- Worked in Different Geographical region Maharashtra, Punjab, Delhi NCR, Hyderabad.
- Having experience of both Secured/Unsecured Product, Call centre/ Field/ Agency.

## PROFESSIONAL EXPERIENCE

### Company: Kotak Mahindra Bank

Roles and Responsibilities:

Duration: February 2023 till July 2023

Product: Credit card

Bucket: X

Handling Agency in Noida & Delhi

Skills: Team Handling, Field work Along with Agency , Team members.

Driving & alignment of Team According to organisational Target.

Working with CSR Team for Underprivileged children.

### Company: PNB HOUSING

Roles and Responsibilities:

Position: Area Collection Manager

Duration: February 2023 till July 2023

Product: Home Loan

Bucket: X

Handling filed team member and call center in  
Uttar Pradesh & Punjab location

Skills: Team Handling, Excel, Legal Knowledge

Experience of early bucket to hard bucket from call center to filed, have handled agency also

### Company: ICICI Bank

Position: Debt Manager (KCC Call Centre)

Duration: February 2021 till February  
2023

Location: Noida, Uttar Pradesh

Team Size: 100+

Roles and Responsibilities:

- Area covered - Uttarakhand, Uttar Pradesh and Rajasthan.
- Fulfillment activity - Coordinating with last mile person on field.
- Making strategies to be implemented in call centre.
- Increase wallet share by cross selling products to the customer.

### Company: ICICI Bank

Position: Debt Manager (EMCT Call

Centre) Duration: August 2020 to

January 2021 Location: Pune,

Maharastra

Team Size: 80+

**Roles and Responsibilities:**

- Area covered - PAN India.
- Products handled: Auto Loan, Personal Loan, Home Loan and Commercial Loan.
- Aerial calling and providing support to field team.
- Worked in Pilot project - SPOCTO.
- Fulfillment activity - Coordinating with last mile person on field.
- Bridging the gap between call centre and bank.

**Company:  ICICI Bank**

Position: Debt Manager (Secured and unsecured loans)

Duration: January 17, 2019 to July 2020

Location: Kolhapur,  
Maharastra

Team Size: 10+

**Roles and Responsibilities:**

- Area covered - Radius of 100 km.
- Recovering secured and unsecured loan from the above region.
- Field Work - Customer visit of high value cases.
- Making strategies to enhance the productivity of the executive.
- Focus on ODBC collections and digital mode of payment.
- Managing operational activities and review compliance and audit.
- On boarding and training the executives for collection.
- Increase wallet share by cross selling products to the customer.
- Learned about different demographic and geographical areas.
- Coordinating with different verticals of bank. (Branch, Legal team, Wat team for settlement).
- Handle legal activities like civil suit, section 138, SARFAESI proceedings etc.
- Repossession of asset with the help of agencies.

**Company:  ICICI Bank**

Position: Deputy Manager (Branch

Internship) Duration: September 2018 to  
October 2018. Location: Bangalore,  
Karnataka

**Learned about:**

- Dealing with NRI customers.
- Branch operations.
- Cross sell.

## CERTIFICATIONS

- NISM-Series-V-A: Mutual Fund Distributors Certification Examination.
- NISM-Series-VI: Depository Operations Certification Examination.
- IRDA Certification Examination for Corporate Agents.

## EDUCATION

- Post Graduate Diploma in Banking (PGDB) –ICICI Manipal Academy for Banking (IMA), Bangalore in 2019 with 7.76 CGPA.
- Completed Masters of Commerce in Business Administration in 2018.
- Completed Bachelor of Commerce in 2016.
- Higher Secondary Certificate (HSC) from CBSE Board in 2013 with 89%.
- Secondary School Certificate (SSC) from CBSE Board in 2011 with CGPA 8.6 .

## EXTRA CURRICULUM

- Successfully attained grade **YELLOW BELT** in Taekwondo Belt Promotion Test in 2019 at Kolhapur.
- Represented in **Throw Ball** in 2018 at ICICI Manipal Academy, Bangalore and secured 1<sup>st</sup> Prize.
- Represented in **Badminton** in 2018 at ICICI Manipal Academy, Bangalore and secured 1<sup>st</sup> Prize
- Represented school at National Level in **Handball** in 2012 at Pune.
- Represented school at National Level in **Youth Parliament** in 2010 at Lucknow.
- Represented school at Regional Level in **Basketball**- 2010-2011 at Lucknow.
- Represented school at Regional Level in **U-17 100 meter race** - 2009-2010 at Lucknow.
- Represented school at Regional Level in **U-17 Long Jump** - 2009-2010 at Lucknow.

#### PERSONAL DETAILS

Name : SHOBHA SINGH  
 Date of Birth : 15th MARCH 1996  
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