



Lakshmi R

12 YEARS COLLECTION
EXPERIENCE FROM
NBFC'S AND BANK

Contact

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Skills

Negotiation skill

Productivity Management

Agency productivity
Management

Collection process and
training Team Lead

Communication

Support to cross sales
function

End to End customer partner

MIS report / Presentations/
Minutes of Meeting / Official

Letters.

Problem-solving and critical-
thinking skill

Strong team player with a
positive, service-oriented

Attitude

TECHNOLOGY SUMMARY

MS Office Tally 6.2 Windows
MS Outlook Lotus Open
Office Finone Oracle

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ADDITIONAL TRAININGS

Human Resource

ENTERPRISING, HARD-WORKING AND EXPERIENCED IN COLLECTION AND CUSTOMER CARE: Overall 12 plus Years working experience Bank / NBFC / Logistics company.

Objective: Looking for a challenging position, where I can effectively contribute and eager to work with an organization which will recognize, appreciate and fully utilize my skills. Also to have a long-term mutually beneficial relationship where I can learn as well as contribute towards betterment of organization.

PERSONAL ATTRIBUTES Self-motivator, creative thinker, disciplined, Apt communicator, ideal administrator and quick learner. Positive attitude; Reliable; Trustworthy and Hard working. Proactive manager with demonstrated leadership abilities, strategic planning expertise and problem-solving acumen. Assists senior managers with accomplishing demanding targets by encouraging staff and coordinating resources. Methodical and well-organized in optimizing coverage to meet operational demands.

Work History

2022-03 -
2023-08

Collection Manager- ABF

Poonwalla Fincorp Ltd, Bangalore

- Responsibilities Handling
- Follow up on strategies of TC Team for the portfolio managed from KA / TN and AP
- Monitor and review field team to achieve set targets
- Achieve the Resolution, Normalization & Rollbacks as per targets
- Inventory Control for reducing opening balance of portfolio using the roll back & normalization concepts
- Innovate and design strategies to effectively address disputes, expired etc cases to prevent any probable escalation and highlight sensitive accounts to Bucket manager
- Visiting customer of higher BKT along with Field team to control the flow
- Ensure that the agency resources are optimally used with the number of visits, contacts, ptp conversion ratio etc
- Handling customer care complaints and meeting walk in customers and providing solution
- Coordinate with cross-functional teams, including product managers, data analysts, to align strategies and optimize collection performance
- Communicating with customers and updating trails and feedback in system
- Updating new process and applications launched by Bank and training the team
- Publishing performance report on day to day basis and reviewing the cases with TC and Field team
- Updating new process and applications launched by Bank and training the agency team
- Processing settlement of accounts and NOC and legal initiation

Languages

English

Upper Intermediate (B2)

Kannada

Intermediate (B1)

Hindi

Intermediate (B1)

Tamil

Intermediate (B1)

Telugu

Intermediate (B1)

Malayalam

Elementary (A2)

2020-07 -
2022-03

Collection Manager- Auto Loan

HDFC Bank Ltd, Bangalore

- Responsibilities Handling
- Visiting agency and providing required support and training to achieve collection target
- Allocation of 0 BKT cases to agency caller wise and reviewing their performance day to day
- Visiting customers along with field team to control the flow by converting for payments and providing required support to team to control, flow from BKTS
- Ensure that the agency resources are optimally used with the number of visits, contacts, ptp conversion ratio etc
- Vendor management / Processing vendor bill and tracking their payment status
- Handling customer care complaints and providing solution
- Providing Month on month activities such as Checklist / Process note/ and verifying call recordings
- Communicating with customers and updating trails in system
- Meeting customer who visit office every day and providing solution
- Updating new process and applications launched by Bank and training the agency team
- Processing in system for NOC
- To focus on reduction of NPA with special attention to NPA dedupe
- Processing settlement of accounts and legal initiation
- Inventory Control for reducing opening balance of portfolio using the roll back & normalization concepts
- Tracing NPA Customers and processing settlement of accounts and controlling the flow

2012-03 -
2020-06

Collection Manager - CV & CE

SREI EQUIPMENT FINANCE PVT. LTD, Bangalore

- Responsibilities Handling
- Handling Telecalling team of 0 BKT cases
- Handling field collection team across Bangalore Tumkur and Mysore , travelling with team for payment collection
- Visiting NPA customers for settlement for settlement cases
- Handling walk in customer for their queries on their Statements / Payments and NOC
- Organising NOC mela at branches to control NPA
- Publishing day today performance of TC and executives to Management
- Supporting sales team to generate leads while communicating with customer
- Generating leads for insurance from walk in customer
- Conducting process training for TC and Executives
- Agency and vendor Management

2003-04 -
2011-05

Executive

SIDDHARTHA LOGISTICS CO. PVT. LTD, Bangalore

- Tracking status of shipments online and updating to the clients and arranging collection of D.O from airlines

- Collection & communication of documents for clearance of shipments of required
- Arrangement of documents for movement of goods from Airport & ICD to the importer's place
- Client end to end contact for international exhibitions in India & Overseas
- High level communicating with Exhibition Organizers
- Negotiating with Suppliers or Vendors for the best Air line & Shipping freight quotes
- Approving Vendor Invoices for payments
- Authorizing Customer invoices (final check)
- Forecasting Cash requirement for all office & customs clearance
- Payroll Admin (Interacting with Head office)
- Monitoring the movement of Shipments
- Preparing and Modifying the Customer Quotations
- Planning & Organising Manpower and Equipment requirement for Exhibitions
- Supporting to Audit for the compliance
- Monitoring the daily cash, BRS, Billing, shipment documents and admin
- Reporting;
- Shipment clearance report to management
- Profit & Loss account statement to Head office
- Preparing aging report and follow up with customer for payment
- Ensuring the Prompt payment to suppliers or vendors
- Monthly Turnover report
- Bank Reconciliation statement

Education

2004-01

Bachelor of Commerce

BANGALORE UNIVERSITY, RBANM's College - Bangalore