

# RESUME

**B PURSHOTHAM**

**EMAIL:purshotham.b78@gmail.com**

**REACHES ME: 9121915666,8297734888**

I seek a career opportunity as a senior manager or next level in a business environment that will allow challenges and rewards for my employment background and skill-set.

## **SUMMARY:**

A total 14 years of hands on experience in field of collection and recovery.

Identifying write-off accounts.

Reviewing customer's overdue balances.

Performing write-off.

Transferring accounts to collection agencies.

Resolved customer billing disputes and escalates to supervisor as required.

Delivering duplicate invoice copies.

Required to identify, assets, and resolve issues/problems within Collections area of responsibility.

Efficiently and accurately executed tasks within Collections area.

Interacted with customers.

Participated in special projects as needed. .

More than four years of professional experience in the field of cash collection

In-depth knowledge of the methods and principles of cash management and cash flow

Possess excellent supervisory, leadership and management skills

Knowledge of Microsoft word, spreadsheet, and the Internet  
Attention to detail with outstanding communication skills

**Professional Experience:**

**Organization: SBFC(Small Business Financial Company Limited)Hyderabad and Telangana.**

**Duration: 05<sup>th</sup> March 2020 till Date.**

**Designation: Area collection Manager for Home Loan, Mortgage,BL,PL,SCV.**

Handled collections and bucket zero cases to 6th bucket to Wright off (NPA) of Home Loan, mortgage loan Business loans Personal loans and Small commercial vehicles loans.

Handled collections of Mortgage loans and Home loans legal cases, with legal tools.

Handled (sec-138) & executions of warrant from local police station.

Handling Collection agencies and Recovery agencies and in house team.

Plan collection policies and processes and check its implementation and

Utilize workload projection tools (Pipeline) daily.

**Organization: Fullerton Home Finance Limited,(Fullerton India) Hyderabad.**

**Duration: 05<sup>th</sup> November 2019 till Date 04<sup>th</sup> March 2020.**

**Designation: Collection Manager for Home Loan, Mortgage**

Handled collections and bucket 1st cases to 6th bucket to Wright off (NPA) of Home Loan and mortgage.

Handled collections of Home loans legal cases, with legal tools.

Handled (sec-138) & executions of warrant from local police station.

Handling Collection agencies and Recovery agencies.

Plan collection policies and processes and check its implementation and

Utilize workload projection tools (Pipeline) daily.

**Organization: Reliance commercial Finance Limited,(Reliance Capital) Hyderabad.**

**Duration: 05<sup>th</sup> September 2018 till 02 November 2019.**

**Designation: Branch Collection Manager for Commercial Equipment Commercial vehicles,Home Loan,Mortgage Loan BL & PL Auto & Loss Recovery' s**

Handled collections and Repossession for 4th bucket to Wright off (NPA) of Commercial equipment, Commercial vehicles, Home Loans, Mortgage Loans, Auto Loans ,Sme Loans and BL & PL.

Handling collections Recovery and Repossession of (NPA) for TS and AP.

Handled collections of Loss claim legal cases, with legal tools.

Handled moveable attachment case from court. And tracing moveable and immovable properties for attachment

Handling in-house team members. And providing support to all employees within the Asset Recovery Department, And Negotiating resolution strategies with borrowers.

**Organization: Kotak Mahindra bank, Hyderabad.**

**Duration: 22nd June 2017 till 4<sup>th</sup> September 2018.**

**Designation: (ARD) Manager for Commercial Equipment, Commercial vehicles, Tractors Auto & Loss Recovery' s**

Handling purchased portfolio of (TCFSL,TMF,ICICI,MAGMA,ARCIL,CBG-1 AND CBG-LOSS)

Handling collections Recovery and seizing of (NPA) for TS and AP.

Handling collections of Loss claim legal cases, with legal tools. And attending courts with Advocates.

Handled (sec-138) & executions of warrant from local police station.

Handling repossession agencies and Recovery agencies.

Handling moveable attachment case from court. And tracing moveable and immovable properties for attachment. And serving summon and notice with court bailiff..

Handling in-house team members. And providing support to all employees within the Asset Recovery Department, And Negotiating resolution strategies with borrowers.

Allocate workout assignments to team members and review their resolution strategies and write-ups

Plan collection policies and processes and check its implementation and Utilize workload projection tools (Pipeline) daily.

**Organization: Srei Equipment Finance Limited, Hyderabad.**

**Duration: 01thAugust 2014 till date 19th June 2017**

**Designation: Assistant Manager for Commercial Equipment & Loss Recovery' s**

Handled collections and seizing for 6th bucket to Wright off (NPA) of commercial equipment.

Handled collections of Loss claim legal cases, with legal tools.

Handled repossession agency' s

Handled moveable attachment case from court. And tracing moveable and immovable properties for attachment.

**Organization: MAGMA Fin crop LTD, Hyderabad.**

**Duration: 12th Oct 2012 to 31st July 2014.**

**Designation: Collection Executive for Loss Recovery' s.**

Handled all legal cases. Serving summons.

Handled (sec-138) & executions of warrant from local police station.  
Handled moveable attachment case from court. And we will traced immovable properties for attachment.

**Organization: HDB Finance Services LTD, Hyderabad.**

**Duration: 06th December 2010 till date 25th November 2011**

**Designation: Collection Team Leader for BL & PL.**

Handle the tasks of developing productive, highly motivated team of collections representatives  
Update daily activities to the collection support manager and provide assistance to management and collections team  
Handle the tasks of monitoring staff and deals with debtor disputes and Interface with sellers regarding copy agreements, statements on accounts, terms and conditions of contract, queries, complaints and disputes  
Responsible for dealing with incoming correspondence and third parties documentation  
Handle the tasks of entering correspondence on to in-house debt collection system "case flow" and to action accounts accordingly  
Perform responsibilities of arranging installment plans with debt management agencies

**Organization: ROHIT ASSOCIATES IS COLLECTION AGENCY FOR (Citi Bank).**

**Duration: 20th November 2009 to 30th November 2010**

**Designation: Collection Team Leader For CC.**

Perform research on overdue account balance that is fully or partially unpaid and follows up by mail and/or phone to customers on delinquent payments  
Handle the tasks of reviewing claims denied for payment and underpaid claims

Perform responsibilities of coordinating collection activities for delinquent accounts by preparing information for external collection agencies or attorneys

Handle customer inquiries regarding account status as well as research customer's accounts thoroughly and document appropriately

Responsible for maintaining information regarding collection activity of account accurately into the billing system

Perform the tasks of updating recurring issues to the collection team leader

Handle all other related duties as directed by collection team leader

**Organization: PROBES ENTERPRISES IS COLLECTION AGENCY FOR (ICICI Bank), PRESENTLY THIS AGENCY IS CLOSED.**

**Duration: 03<sup>th</sup>AUGUST 2005**

**to 16<sup>th</sup> November 2009**

**Designation: Collection Team Leader For CC & PL.**

Supervised a staff of nine, in the credit and collection, and account receivable departments.

Assigned credit risk lines, upon completion of financial and reference investigation.

Analyzed monthly account and notes receivables reports. Determined bad debt write-offs, and account assignment to outside credit agencies and attorney.

Coordinated with others, including personnel in company branches and credit card companies, to exchange information and update controls.

Submitted delinquent accounts to attorney or outside agency for collection.

**Organization: RK ENTERPRISES IS COLLECTION AGENCY FOR (GE COUNTRYWIDE HDFC BANK, ABN AMRO BANK & ICICI BANK), PRESENTLY THIS**

**AGENCY IS CLOSED.**

**Duration: 04th OCT 1999 to 30<sup>th</sup> JULY 2005**

**Designation: COLLECTION EXECUTIVE**

I have 5 years of handfull experience in Collection and recovery as executive

I worked as a collection Executive for 2 Wheeler's in (GE COUNTRY WIDE)

I worked as a collection Executive for consumer durable & 2 Wheeler's in (HDFC BANK)

I worked as a collection Executive for Auto loans & PL in (ABN AMRO BANK)

I worked as a collection Executive for Home loans in (ICICI BANK)

**EDUCATIONAL QUALIFICATION.**

**BACHELOR OF ARTS (Dr Ambedkar Open University) from government**

**junior college (boys) Bhongiri, Nalogonda (2007 to 2010)**

**ITI (Diesel mechanic) from sri lalitha industrial training institute, Safilguda**

**Hyderabad (1998 to 2000)**

**SSC from Frobel' s garden high school Moulaali Hyderabad (1995)**

**PERSONAL SKILLS**

Highly initiative and motivate.

Ability to negotiate with people even in any difficult situation.

Able to work under stressful conditions meeting with deadlines.

Excellent verbal as well as written communication skills.

Able to work in a team environment.

Highly flexible.

Ability to follow instructions and pay attention to details

## PERSONAL DETAILS

Name : B.Purshotham  
Father' s Name : B.komariah  
Date of birth : 02 October 1978.  
Gender : Male.  
Languages Known : English, Hindi and Telugu.  
Marital Status : Married.  
Religion : Hindu.  
Nationality : Indian.  
Permanent Address : Hno.7-133\1a (New Hno.7/132/3/24/5),  
Durga nagar colony, Malkajgiri,  
Hyderabad 500047.  
  
**Present Address** : Hno. 2-3-16/95/11/A venkat reddy nagar  
Ramanthpur Hyderabad 500013.

## DECLARATION

I here by confirm that the above furnished details are true to the best of my  
knowledge.

PLACE:



(B.PURSHOTHAM)