

AMIT SABHARWAL

A2/71,3rdfloor ,Sector 16 ,Rohini-110089,New Delhi

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Date of Birth: 17th March 1978

Banking/ Asset Management/ Loans

PROFILE

Ambitious, conscientious, loyal, and ethical individual who goes “above and beyond” to achieve personal and professional goals/objectives with 15+ yrs of experience in Credit Cards,Consumer , Auto Finance sector &Unsecured Recoveries.

- Expertise in supervising collection, initiating investigations, repossession in case of bad- debts and customer relationship management.
- Seasoned professional with a sound knowledge of loan products, disbursal and recovery procedures.
- Continuously achieved designated profitability, market share growth goals & high customer satisfaction levels.
- Demonstrated ability to interact and work effectively with management and customers at diverse levels.
- Strong communication and interpersonal skills within varying work environments.
- Highly motivated, goal oriented and keen analyst with demonstrated professionalism & leadership abilities, successfully leading and motivating sales teams towards achieving organizational goals and targets.
- Expertise in identifying & exploiting opportunities that maximize the cash flow and profitability of the business.
- Tenacious in building new business, securing customer loyalty, and forging strong relationships with external business partners.

PROFESSIONAL STRENGTHS

Receivables/ Collections Management

Customer Service Orientation

Sales & Business Development

Risk Analysis & Management

Channel Management/ Expansion

Analytical Abilities

Strategic Planning

Recoveries/ Bad- debt Management

Loan Sanctions & Disbursements

SUMMARY OF EXPERIENCE

Debt Management/ Collections

- Consistently monitoring delinquency and minimized NPA levels.
- Supervising the collections process from defaulting customers.
- Interacting with defaulting clients for follow-up on outstanding dues.
- Handling defaulters and arranging recoveries applying persuasive, assertive, seizure and legal recourses.
- Successfully devising & implementing effective measures to curb bad debts.
- Forwarding loan cases for disbursement after credit appraisal.

Channel Management

- Recruiting, training, supervising and mentoring Direct Marketing Agents (DSA's) in different territories driving them to achieve customer acquisition & sales targets.
- Prospecting business from dealers to uncover and develop potential new business opportunities.
- Meeting and communicating with dealers on trends, profitability & overall performance.

Client Building/ Focus

- Persuading and establishing potential customers, ascertaining their credit worthiness and risk analysis.
- Ensuring effective client retention by utilizing all available support services.

Business Development

- Identifying and developing new business segments and geographical areas to generate business opportunities.
- Developing marketing & promotional strategies and executing them in the form of road shows & loan melas.

Coordination

- Inter-departmental coordination with the Credit, Collections and Sales department on a daily basis to ascertain smooth flow of business operations.
- Ensured team cohesion & coordinated with the senior management on day-to-day operational issues.
- Coordinating with the service team in delivering superior service and building long-term relationships.

PROFESSIONAL HISTORY

At present working Poonawalla Fincop Ltd. in as a State Head from 11th of Nov. 2021 as taking care of

90+NPA SME & LOAN AGAINST PROPERTY Delhi, NCR, Haryana, and Punjab

DHFL HOME Loans as a Branch Recovery Manager (10-Nov.-2021)

**KOTAK MAHINDRA BANK (MANAGER PERSONAL LOANS& BUSSINESS LOAN COLLECTION
OCT. 2017)**

**HDFC BANK (DEPUTY. MANAGER PERSONAL LOANS&BUSSINESS LOANS COLLECTION NOV.
2012 - 17 OCT 2017**

ASS. MANAGER CREDIT COLLECTION SEP.2007 **OCT 2007- Nov 12**

(ICICI BANK in Delhi)

Customer Manager **May 2003- Sep 2007**

(Mahindra & Mahindra Financial Services Ltd, Karnal)

RELATIONSHIP MANAGER

April 2001- April 2003

(Magma Leasing Ltd, Karnal)

SALES EXECUTIVE (Car Finance)

Oct 2000- March 2001

(GE Countrywide Consumer Financial Services Ltd, Karnal)

EDUCATION & PROFESSIONAL DEVELOPMENT

MASTERS IN BUSINESS ADMINISTRATION

IIMM, Pune (2004)

BACHELOR IN COMMERCE

Kurukshetra University (2000)

REFERENCES AVAILABLE ON REQUEST

