

Daulmy Sharma

Flat no-202 Block-A Maya Garden Phase I, Zirakpur-140603 (Mohali) Punjab.

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CAREER OBJECTIVE:

➤ I aspire to excel in my job and contribute towards the future growth of the institution I would be serving. I expect my assignment to give me reasonable cross-functional mobility to further develop my skills as well as add value to the organization.

PROFESSIONAL EXPERIENCE:

- POONAWALLA FINCORP LTD (Period: 08 Nov 2021 to Till Date)
- DEWAN HOUSING FINANCE (Period: 02 Dec 2019 to 02 Nov 2021)
- RELIANCE COMMERCIAL FINANCE (Period: 16 Jan 2018 to 30 Nov 2019)
- TATA CAPITAL FSL (Period: 1 Dec 2015 to 15 Jan 2018)
- MAGMA FINCORP LTD (Period: 12 Sep 2013 to 30 Nov 2015)
- TATA MOTORS FINANCE (Period: 22 Oct 2012 to 07 Sep 2013)
- TATA MOTORS FINANCE (Period: 03 May 2007 to 20 Oct 2012)
- ICICI BANK LTD (Period: July 2003 to 02 May 2007)

➤ POONAWALLA FINCORP LIMITED

➤ Job Profile & Designation: State Head , 0 to 30 DPD BKT , Punjab Haryana

Product: ABF

Job Description: ABF Collection

A. Portfolio Management

1. To review, analysis, track and control over – 0 BKT and 1 to 30 BKT portfolio parameter wise
2. Monitoring & analysis on delinquency trend and follow up for Collection.
3. Driving team to achieve higher targets & earning higher performance incentive slab.
4. Check the region performance on daily basis and push the team as required.
5. Field visit on critical accounts with Team.
6. Daily tracking of productivity/performance of TL wise Branch wise and SRC wise.
7. Co-ordination for resolution to Inter Departmental collection related queries or Escalation.

Period: 08 Nov 2021 to Till Date.

➤ DEWAN HOUSING FINANCE CORPORATION LIMITED

➤ Job Profile & Designation: Area Recovery Manager, 2+BKT , Punjab

Product: Auto, Agri, Mortgage, SME, CV

Job Description: Housing Loan

A. Portfolio Management

1. Handling 2+ Bkt, NPA Pool and W.Off pool.
2. Taking support from legal team for Filing and Handling of Legal cases.

3. Settle the cases as per approval authority matrix.
4. Case to case reviews on accounts allocated to BRM, FE and Agency.
5. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
6. Taking care of Summon & warrant execution
7. Driving team to achieve higher targets & earning higher performance incentive slab.

B. Agency / Vendor Management

1. Identification / selection/ empanelment of agencies as per the procedure of empanelment and delegation Matrix.
2. As per the decided schedule, allocation of the cases to service provider vendor.
3. Ensuring deployment of timely & appropriate manpower by service provider for the job allocated.
4. Issuance and renewal of ID cards to collection agency.
5. Timely issuance of receipt books.
6. Field visit on critical accounts with service provider.
7. Case to case reviews on accounts allocated to service providers, collection Executives and agency manager.
8. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
9. Addressing and resolving issues if any raised by agency.

Period: 02 Dec 2019 to 02 Nov 2021.

➤ **RELIANCE COMMERCIAL FINANCE LTD, Chandigarh'**

➤ **Job Profile & Designation: Branch Collection Manager, 0 to 90 DPD collection,**

Punjab, Haryana, Himachal

Product: Auto, Agri, Mortgage, SME, CV

Job Description:

A. Portfolio Management

1. To review, analysis, track and control over – non-starter, early default, delinquency Portfolio (X BKT and 1 to 90 DPD cases).
2. Monitoring & analysis of cheque bouncing trend and required follow up for Collection.
3. Ensure required setup for timely identification of intentional default cases.
4. On basis of continuous review of portfolio performance - try to conclude cautious Profile & areas.
5. Maintain databank of intentional defaulters of respective Locations and sharing the same with credit team.
6. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
7. Taking care of Summon & warrant execution.
8. Driving team to achieve higher targets & earning higher performance incentive slab.

B. Agency / Vendor Management

1. Identification / selection/ empanelment of agencies as per the procedure of empanelment and delegation Matrix.
2. As per the decided schedule, allocation of the cases to service provider vendor.
3. Ensuring deployment of timely & appropriate manpower by service provider for the job allocated.
4. Issuance and renewal of ID cards to collection agency.
5. Timely issuance of receipt books.
6. Field visit on critical accounts with service provider.
7. Case to case reviews on accounts allocated to service providers, collection Executives and agency manager.
8. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.

9. Addressing and resolving issues if any raised by agency.

C. Customer - Service / Query Handling

1. Resolution to service-related customer issues resulting delay and default in Installments by co-ordination with sales, credit and operation team.
2. Timely addressing and escalation for technical/operational delinquent accounts to Seniors and follow-up on the same for resolution.
3. Co-ordination for resolution to Inter Departmental collection related queries or Escalation.

Period: 16 Jan 2018 to 30 Nov 2019.

➤ **TATA CAPITAL FINANCIAL SERVICES LTD, Chandigarh'**

➤ **Job Profile & Designation: Collection Manager W.Off Recovery**

Punjab, Haryana, Himachal, Jammu

Product: Auto, PL, BL,

Job Description:

A. Portfolio Management

8. Handling NPA pool and W.Off pool and Loss on Sale pool.
9. Taking support from legal team for Filing and Handling of Legal cases.
10. Taking care of Repossession under sec 9.
11. Settle the cases as per approval authority matrix.
5. Case to case reviews on accounts allocated to CRE and Agency.
6. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
7. Taking care of Summon & warrant execution.
8. Driving team to achieve the higher targets & earning higher performance incentive slab.
9. Field visit on high ODPOS accounts with Collection executive and Agency

B. Agency / Vendor Management

1. Identification / selection/ empanelment of agencies as per the procedure of empanelment and delegation Matrix.
2. As per the decided schedule, allocation of the cases to service provider vendor.
3. Ensuring deployment of timely & appropriate manpower by service provider for the job allocated.
4. Issuance and renewal of ID cards to collection agency.
5. Timely issuance of receipt books.
6. Field visit on critical accounts with service provider.
7. Case to case reviews on accounts allocated to service providers, collection Executives and agency manager.
8. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
9. Addressing and resolving issues if any raised by agency.

Period: 1 Dec 2015 to 15 Jan 2018.

➤ **MAGMA FINCORP, Ludhiana'**

➤ **Job Profile & Designation: Assistant Manager (Collections)**

Patiala, Rajpura, Banur, Zirakpur, Nabha, Bhadson, Devigarh

Product: All

Job Description:

Portfolio Management

- 1 Allocate the cases to Collection executives' area wise.
- 2 Mapping of collection accounts.
- 3 MIS to track the Bucket flow, Daily Payment Deposition & Collections on daily basis.
4. Case to case reviews on accounts allocated to collection Executives.
5. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix.
6. Taking care of Summon & warrant execution
7. Maintain databank of intentional defaulters of respective Locations and sharing the Same with credit team.
8. Deal directly with customers and resolve their quarries.
9. Check the region performance on daily basis and push the field executive as required.
10. Driving team to achieve higher targets & earning higher performance incentive slab.
11. Field visit on critical accounts with Collection executives.

Customer - Service / Query Handling

1. Resolution to service-related customer issues resulting delay and default in Installments by co-ordination with sales, credit and operation team.
2. Timely addressing and escalation for technical/operational delinquent accounts to Seniors and follow-up on the same for resolution.
3. Co-ordination for resolution to Inter Departmental collection related queries or Escalation.

MIS & Reports: - To Review, Analysis and Control –

1. MIS to track the Bucket flow
2. Monthly delinquency MIS
3. Portfolio tracking as per Parameters.
4. Collection Executive wise Tracking.
5. Bkt flow and Product wise Tracking.

Period: 12 Sep 2013 to 30 Nov 2015.

➤ **TATA MOTORS FINANCE, Jalandhar'**

➤ **Job Profile & Designation: Branch Collection Manager**

Product: CV PC

Job Description:

A. Portfolio Management

1. To review, analysis, track and control over – non-starter, early default, delinquency Portfolio and write off portfolio cases.
2. Monitoring & analysis of cheque bouncing trend and required follow up for Collection.
3. Ensure required setup for timely identification of intentional default cases.
4. On basis of continuous review of portfolio performance - try to conclude cautious Profile & areas.
5. Maintain databank of intentional defaulters of respective Locations and sharing the same with credit team.

B. Agency / Vendor Management

1. Identification / selection/ empanelment of agencies as per the procedure of empanelment and delegation Matrix.
2. As per the decided schedule, allocation of the cases to service provider vendor.
3. Ensuring deployment of timely & appropriate manpower by service provider for the job allocated.
4. Issuance and renewal of ID cards to collection agency.
5. Timely issuance of receipt books.
6. Field visit on critical accounts with service provider.
7. Case to case reviews on accounts allocated to service providers, collection Executives and agency manager.
8. Timely initiating legal cases on delinquent accounts, as per the delegation Matrix..
9. Addressing and resolving issues if any raised by agency.

C. Customer - Service / Query Handling

1. Resolution to service-related customer issues resulting delay and default in Installments by co-ordination with sales, credit and operation team.
2. Timely addressing and escalation for technical/operational delinquent accounts to Seniors and follow-up on the same for resolution.
3. Co-ordination for resolution to Inter Departmental collection related queries or Escalation.

D. Manpower and Training

1. Analysis of manpower requirement and utilization of manpower based on workload Assigned.
2. Process training to service provider based on company's defined code of conduct.

E. MIS & Reports: - To Review, Analysis and Control -

1. Monthly delinquency MIS
2. Portfolio MIS
3. Agency Performance MIS Monthly basis.
4. AMR, CRE, LRE Performance MIS

Period: 22 Oct 2012 to 7 Sep 2013.

➤ **TATA MOTORS FINANCE, Chandigarh**

➤ **Job Profile & Designation:** Assistant Manager (Collections)

On the roll of e-NXT Financial Services Ltd (A **TATA ENTERPRISES**).

Product: CV PC

Job Description:

A. Responsibilities'

1. Handle all types of collection activities i.e. Soft, Hard core and Regular Customers.
2. Release the repossessed vehicles with the approval of State Heads after clearing all dues from the hirer.
3. Approve the new contract of existing customers after reconciling their previous records.

4. Supported to the State Head and Executive (Legal) for Filing and Handling of Legal cases.
5. Deal directly with customers and resolve their quarries
6. Also push the agencies for better performance.
7. Check the region performance on daily basis and push the field executive as required.
8. Personal visit on every case which is problematic.
9. Coordinate with Marketing and Operation team to streamline the collection process.
10. Reporting to State Head and Branch Manager on daily basis.
11. Uploads of feedback given by the collectors visit to the field also for the collection.
12. Daily tracking of productivity/performance index of collector's, regular view for collection
13. Yard Agency: Responsible for storage and safety of possessed assets.
14. Record keeping of receipt books, repossession kit with issuance and recon, daily
Collection report, MIS & reconciliation, process compliance.
15. Coordination with Repossession Agency: Repossession of asset from high delinquent customers

B. Achievements

1. Won trust of organization and has given responsibility to sell possessed assets in my Hub location Chandigarh, Patiala.
2. Increase collection of over dues
3. Drastic decrease in delinquency in both products across the location.
4. Work as per management demands and possessed the highest number of vehicle to bring down delinquency and net credit loss.
5. Won best audit complier in PUNJAB.
6. Set up new collection and repossession agency. Groom up agency as per need and demand of company.
7. Gave expansion to old agency and provide them necessary exposure to understand the new demand of company.

Period: 03 May 2007 to 20 Oct 2012.

➤ ICICI Bank Ltd, Patiala

On agency rolls in (M/s Anil Arora&Associate)

➤ Job Profile & Designation : Agency Manager (Collections)

Product: Auto&CV Loans, Home Loans, Personal loan.

Job Description:

Responsibilities'

1. Customer Account Reconciliation's
2. Bank Account Reconciliation
3. Supported to the Collection Manager for Filing and Handling of Legal cases Special (LOK ADALAT)
4. Co-Ordination with COPS, Sales, Credit, OPS regarding Cheque Swapping, Foreclose Documentation, Customer Account Clearance, PDC Exhaust Cheque Updation.
5. Quarterly Team Development Orientation for Agency Collection Team.
6. Tracking of PDC & collection accounts for Home loan
7. Resolve collection queries and provided information related department
8. Daily Collection MIS
9. Taking care of Audit Compliances of agency
10. Receipt Book Auditing

11. Allocation of Soft & Hard Bucket to Collection executives
12. Mapping of collection accounts
13. MIS to track the Bucket flow, Daily Payment Deposition & Collections on daily basis

Period: 01 July 2003 to 02 May 2007

ACADEMIC PROFILE:

➤ Punjabi University-	B.A with 50%	2000
➤ P.S.E.B Mohali-	XIIth with 64%	1996
➤ P.S.E.B Mohali-	Xth with 57%	1994

PERSONAL DETAILS:

Date of Birth: 2nd Feb 1979
Sex: Male
Languages Known: English ,Hindi & Punjabi
Nationality: Indian
Father's Name: Sh.Naginder Nath Sharma
Permanent Address: Flat no.202, Block A, Maya Garden, Phase I
VIP Road
Zirakpur. 140603
Mohali

References

Mr. Narinder Dhand

(Regional Manager)

09999313377

Reliance Commercial Finance Ltd.

Mr.Jagdeep Sherawat

(North Head)

08588806158

Tata Capital Financial Services Ltd.

Mr.Muneet Verma

(Zonal Head)

09915200121

Poonawalla Fincorp ltd.

Mr.Rajesh Gupta

(State Head)

09041001794

Tata Motors Finance ltd

Declaration

The above statements are true and correct to the best of my knowledge

Date

DAULMY SHARMA
