

Jasmeet Singh

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SUMMARY

- **Completed 20+ Years working experience across Documentation & Complaisance, Collections, Retention & Relations, Complaint management.**
 - **Gained Knowledge and excelled performance while working for Hdfc Bank Ltd,Magma Fincorp Ltd,Kotak Mahindra Bank Ltd. Aavas Finance Ltd , Cholamandalam Finance .**
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SKILLS

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|------------------------------|-------------------------|-----------------------|
| • Documentation & Compliance | • Retention & Relations | • MIS & Reporting |
| • Collections | • Complaint Management | • Process Improvement |
| • Partner Management | • Client Interaction | |
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PROFESSIONAL CHRONOLOGY:

Poonawalla Fincorp Limited .
Zonal Manager collection – North

21st Nov-19 –TILL Date

- **Handling 0-90 bucket in ABF (Asset based finance)**
- **Handled 90+ for Haryana and Punjan**
- Supervising with team size of 27 on roll and 177 off roll employees.
- Legal remedies like Sec-9 /17 , ARB
- Ensure to deliver desired numbers
- Ensure Collection & Retention targets are met
- Cross functional coordination & Process initiations & improvements

Cholamandalam Finance & Investment Co.
Regional Collection Manager– Haryana
Hard Bucket Regional Collection

1st OCT-18 – 20-Nov-2019

- **Taking care of Haryana Vehicle recovery**
- **Control on delinquency by reducing NPA.**
- Supervising with team size of 15 onroll profile and 55 Off roll
- Legal remedies like Sec-9 /17 , ARB
- Ensure to deliver desired numbers
- Ensure Collection & Retention targets are met
- Cross functional coordination & Process initiations & improvements

Regional Collection Manager– Gujarat
HL – Regional Collection

- Taking care of Gujarat in HL collection
- Control on delinquency by reducing NPA.
- Supervising with team size of 30 on roll employees
- Legal process on properties.
- Ensure to deliver desired numbers
- Ensure Collection & Retention targets are met
- Cross functional coordination & Process initiations & improvements

Kotak Mahindra Bank Ltd.-

JULY-2015 – DEC-2016(1.5 Yrs)

Area Collection Manager – Delhi & Chandigarh
Lap -PL- BB(Business Baking Collection)

- Managing the Collections (HL, PI and Business banking)
- Responsible for the Receipt/Cash/Capacity/Process Management
- Control on delinquency by reducing NPA
- To ensure each location in the region to deliver the expected results.
- Responsible for the Receipt/Cash/Capacity/Process Management

MAGMA Fincorp Ltd.

APRIL-2014 – JULY-2015(1.3 yrs)

State Head – Haryana

- Handling book size of Rs. 100 Cr
- Managing the Collections (FE,TRAC,CAR, Refinance, CE ,CV)
- Responsible for the Receipt/Cash/Capacity/Process Management
- Handling team of 91 people
- Taking care of Haryana

HDFC Bank Ltd.

AUGUST -2008 – NOV 2014 (5.3 yrs)

Manager – Haryana & Punjab

- Handling book size of Rs. 200 cr.
- Managing the Collections and credit of Agriculture products (**KGC-TL, Farm Equipments, Cash credit limit, E-arthiya, DOD, Tractor and Micro Finance**)
- Responsible for increasing collections in Agriculture

SMPL – Tata Motor Finance

May-2005-August -2008(3 yrs)

Lead - Retention & Relations

- Managing the Collections Commercial Vehicle(CV).
- Supervising collection activities in area, and proactively driving to meet or exceed regional cash collection targets.
- Managing the Training for the hired employees for the region.
- Responsible for the adherence of the collection processes & policies by agencies.
- Responsible for the Legal process to be in place

Solution Point Pvt Ltd.

Sep-2003 to-April-2005(2 yrs)

Product Manager -Collections -legal

- Managing the Collections & Legal portfolio for given locations with excellence.

- Managing the Tw ,Home Loan Personal Loan portfolio
- Responsible for the Front-end performance as per the company standards.
- Managing the delinquent portfolio and responsible for the reduction in the delinquency MOM.

KEY ACCOUNTABILITIES:

- Meet customers prior to credit approval.
 - Credit Approval of deals as per authorized limits ; Recommends and forwards to UM
 - Meets appraisers, valuers on ongoing basis to monitor collateral values.
 - Meet Market opinion leaders, trade associations, to gather information proactively
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ACADEMICS:

- **Bachelors of Commerce** From Kurukshetra University, Haryana
 - **E-Commerce SSI.**
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DATE OF BIRTH : 06-11-1978

LANGUAGES KNOWN : English, Hindi & Punjabi

Jasmeet Singh