

# Curriculum - Vitae

**PRAMOD AVHAD (9595702929)**  
**Pramod.avhad12@gmail.com**

---

## **Objective:**

To drive on the path of excellence carrying the essence of intellectual, emotional and spiritual values while being resourceful, innovative and adaptive.

## **Professional Experience:**

**Organization : Poonawalla Fincorp Ltd**

Industry : Banking & Finance

Designation : Associate Vice President

Duration : From Oct 2019 to till Date

## **Profile:**

- Managing collection profile for bucket zero to NPA portfolio for PAN India and handling bucket 90+ cases for West zone (Magma Fincorp Ltd renamed as Poonawalla Fincorp Ltd)
- Managing Collection for BL/PL/LTP with Team of 12 Area Manager & 18 Managers/Asst. Managers.
- To achieve collection targets of the region assigned ensuring meeting Norm/Roll back targets.
- Control delinquency and focus on WRITE-OFF.
- Achieve collection targets of the respective assigned bucket all parameters' cases.
- Ensuring legal tools of 138/arbitrations summons warrants are executed along with legal team
- Adhering company Process and compliance free collection from team.
- Ensuring documented feedback and reviews of team on weekly and monthly basis.
- Ensuring background and reference check of agencies.
- Sending Daily, Weekly & monthly MIS to Team & reports to higher managers.

## **Professional Experience:**

**Organization : Bajaj Finance Ltd.**

Industry : Banking & Finance

Designation : Regional Manager Collections (GCL)

Duration : From 14 Jan 2019 to 4 Oct 2019

## **Profile:**

- Managing collection profile for bucket 2 to 5 PL portfolio for Maharashtra (Except Mumbai).
- Managing Collection for PL with Team of 4 Area Manager & 8 Managers.
- Adhering company Process and compliance free collection from team.
- Achieve collection targets of the respective assigned bucket all parameters' cases especially BKT 2PL Roll back, 3-5 PL Roll Back and BKT 5PL flow to decrease loss for reducing provisioning and growing profit of Company.
- Managing Mobile Receipt Process & downloading targets to Team to achieve target goal.
- Sending Daily, Weekly & monthly MIS to Team & reports to higher managers.

**Organization : Bajaj Finance Ltd.**

Industry : Banking & Finance

Designation : Area Manager Collections (GCL)

Duration : From 08 Dec 2016 to 13 Jan 19

**Profile:**

- Managing collection profile for bucket 2 to 5 PL portfolio.
- Managing Collection for PL with Team of 3 reporting Managers.
- Achieve collection targets of the respective assigned bucket all parameters cases Roll back, expired and Nil Pos collection for reducing provisioning and growing profit of Company.
- Managing Mobile Receipt Process & downloading targets to Team to achieve target goal.
- Sending Daily, Weekly & monthly MIS to Team & reports to higher managers.

**Professional Experience:**

**Organization : Bajaj Finance Ltd.**

Industry : Banking & Finance

Designation : Collection Manager Collections (GCL)

Duration : From 09 Nov 2012 to 7 Dec 2016

**Profile:**

- Managing collection profile for bucket 2 to 6 with base 9000 customers & POS of Rs 7.0 cr.
- Managing Collection for CD & PL with Team of 4 reporting Managers.
- Achieve collection targets of the respective assigned bucket all parameters, CD/PL cases Roll back, expired and Nil Pos collection for reducing provisioning and growing profit of Company.
- Managing Receipt book, Process & downloading targets to Team to achieve target goal.  
Sending Daily, Weekly & monthly MIS to Team & reports to higher managers

**Organization : Reliance Communication Ltd. - Pune, Maharashtra**

Industry : Telecommunication

Designation : Zonal Operation Manager.

Duration : From 27 Sep 2010 to 30 April 2012.

**Profile:**

- Managing collection profile for 10 zones of Pune-1 cluster billing of 1.98 Cr. and base of 24000 customers. Monitoring timely bill delivery to enhance due date performance.
- Ensuring & adhering to Credit policy norms of Customer creation; Credit Dunning & Collections of Bucket 0-30 days.
- Reducing barring for enhancing revenue generation.
- Managing Collections (0-90 bucket) through Retail Business Store.
- Looking after Customer Life Cycle Management. (Login to Termination)
- Managing Collection, Retention, C-Sat, Churn, Store Ambience, and Customer care for Both CDMA

& GSM services. Responsible for overall collection efficiency.

**Organization : Exalt Technologies, Pune**

Industry : Telecommunication

Designation : Floor Manager.

Duration : From 6 Jan 2009. To 23 Sept 2010

**Profile:**

- Handling inbound process for **Reliance communications ltd** (Mah & Goa Circle). Which includes Channel Partners helpline for Prepaid, Postpaid, and R-del support.
- To ensure perfect representation of client demands through proper escalation & co-ordination.
- To improve long-term growth and profitability through a superior understanding of customer behavior & escalating the issue properly, thereby, help to increase customer delight which results in Client satisfaction.
- Proficiently taking care of MIS, like Daily, Weekly & monthly reports & Analysis as per client's requirement.
- Ensuring proper training and implementation of all the processes to the entire staff.
- Looking after call quality of each and every agent on daily basis.
- Insuring abandon ratio to be below 2%.
- Making daily reason wise pendency report and accordingly coordinating with DAKC for issue resolution.

**Organization : Reliance Communications Ltd. Pune**

Industry : Telecommunication

Designation : Team Leader

Duration : From 12 Mar 2007. To 5 Jan 2009

**Profile:**

- Handling inbound call center of prepaid escalation for Maharashtra & Goa Circle which includes 7 Cluster office, 19 WW, 120 WWE s & Mini stores.
- Handling a team of 20 CSR's
- Keeping an eye on daily call flow and service level.
- Responsible to maintain attrition level below seat level.
- Preparing seat allocation roster to ensure maximum utilization of seats.
- Keeping track record of every individual performance on daily/weekly/monthly basis.
- Preparing circle level reports like F.E. report, Quality and communication report, transfer out calls report.
- To co-ordinate with the cluster team & Reliance WW, WWE to ensure perfect representation of client demands through proper escalation.
- Insuring first time resolution of disputes for each and every call.
- Keeping follow up with backend support executive for daily dispute report So that each & every dispute must be resolved within SIA.
- Responsible to publish top CSR's list on weekly/monthly basis.
- Responsible for arranging Rewards and Recognition function on monthly basis.

**Organization : Reliance Web World**

Industry : Telecommunication

Designation : Store Manager

Duration : From 14 May 2004. To 10 Mar 2007

**Profile:**

- Handling Customer Care Executives, FOS (Sales) in the Web World.
- Making Daily Dispute Report and send it to Customer Care Department on regular basis.
- Keeping follow up with Team leaders (Customer care) by mapping daily dispute reports that each & every dispute must be resolved within 48 hours.
- Daily meeting for 15 minutes in the evening with all customer care executives to discuss about the problems on behalf of customers in Web World.
- To take care of all service-related issues with due attention and providing resolution as per TAT.
- Meeting Corporate for negotiations & finalizations of deal.
- Sales Planning, it involves making new strategy to boost the sales time to time. Reporting to the Reliance Sales Executive on daily basis.
- To fulfill all the targets given by company like sales, Collection & H/S up gradation.
- Caf Management (Postpaid & Prepaid).

**Academic Qualification:** Graduate: B.SC (Chemistry)

**Computer Literacy:**

Computer Skills : Knowledge of M.S. Office and well versed with Internet Applications.

**Strengths:**

- Communication Skill.
- Presentation Skill.
- Result oriented work.
- Leadership and Team spirit.
- Planning & executing same

**Personal Details:**

Name : **Pramod Bhagwan Avhad**

Gender : Male

Date of Birth : 12<sup>th</sup> Aug 1978

Marital Status : Married

Permanent Address : Flat no 404, GRACIA. Opp. Forest County, Kharadi Pune 411014.

Mobile : 9595702929

Language Known : English, Hindi and Marathi

Date:

Yours Faithfully

Place: Pune

**(Pramod Avhad)**