



# YOGENDRA SINGH BHAKUNI

## Collections

 Agra, UP, 282007







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 YBHAKUNI@GMAIL.COM

Detail-oriented Area Collections Manager familiar with regulatory and legal guidelines addressing collections procedures. Establishes effective department workflow and maximizes employee compliance, productivity and success in resolving payment issues. with over 10 years thriving in high pressure, team atmospheres. Strong team leader with clear record of success meeting revenue and staff retention goals.



### Skills

- Ethical approach  Excellent
- Superior attention to detail  Excellent
- Customer Relations  Excellent
- Collection Management  Excellent
- Well verse with Legal Tools used for collection purpose  Excellent
- Team Management  Excellent



### Work History

- **State Head Collection**  
*Poonawalla Fincorp Limited , Agra, U.P.*  
Handling Agency collection for the portfolio of 365 DPD and above  
Product: CE,CV,PV, Tractor etc.  
Area :- Agra,Etah ,Firozabad, Mathura, Bulandsahar, Aligarh, Meerut, Baghpat, Muzaffarnagar, Saharanpur,
- **Area Receivable Manager**  
*Cholamandalam Investment & Finance Company, Agra, U.P.*

2022-05 - Current

2021-09 - 2022-05

2018-06 - 2021-09

- **90+ DPD Portfolio of CV ,CE & PV**
  - Locations :- Agra, Firozabad, Hathras , Mathura and Aligarh
  - Used coordination and planning skills to achieve results according to schedule.
  - Carried out day-to-day duties accurately and efficiently.
  - Offered friendly and efficient service to customers, handled challenging situations with ease.
  - Participated in continuous improvement by generating suggestions, engaging in problem-solving activities to support teamwork.
  - Identified issues, analyzed information and provided solutions to problems.
- + Edit or add your own

## Area Collection Manager

*L & T FINANCIALS LTD., GHAZIABAD,, U.P.*

### • **PRODUCT: TRACTOR**

- Handling Collections for **U.P.(West) & Uttarakhand (Partial)**
- Responsible for monitoring the daily activities of the collection process , analyzing performance statistics, having regular reviews with team to maintain productivity standards.
- Supervising staff of collectors, on collection methods & performance strategies.
- Working with legal resources and recovery teams to manage default issues.
- Find out skip/non-starters & its planning for resolution.
- Maintaining daily MIS & ensuring timely achievement of targets in accordance with the given portfolio.
- Provide training to the new joiners in the team, Implementing result oriented collection plans to manage delinquency within pre-set norms for achieving organizational objectives.
- Regular supervision & review of the portfolio & field visit with executives for high value & disputed customers , handling customer queries, disputes and ensuring resolution in proper time.
- Trained and mentored new employees on collection methods, documentation requirements and performance strategies.
- Worked with legal resources and recovery teams to manage default issues.
- Completed training in credit management and civil court practices to maintain up-to-date legal knowledge involving collection practices.
- Contacted customers to discuss late payments and options for remitting amounts due.
- Researched accounts and completed due diligence to resolve collection problems.
- Successfully implemented new technologies and process automations to encourage continuous improvement.

2017-04 - 2018-06

## BRANCH COLLECTION MANAGER

*KOTAK MAHINDRA PRIME LTD., MEERUT, U.P.*

### **PRODUCT: CAR**

- Worked as a Branch Collection Manager at Kotak Mahindra Prime Ltd. Meerut

- Responsible for monitoring the daily activities of collection process , analyzing performance statistics, having regular reviews with team & Agency to maintain productivity standards.
- Weekly review of Collection agency Supervisors
- Collection compliances , Vendor Bills processing.
- Supervising staff of collectors, on collection methods & performance strategies.
- PFI in terms of collection comfort for low CIBIL score & negative areas.
- Working with legal resources and recovery teams to manage default issues.
- Repossession in 90+ DPD cases.
- Find out skip/non-starters & its planning for resolution.
- Maintaining daily MIS & sharing with seniors, ensuring timely achievement of targets in accordance with the given portfolio.
- Provide training to the new joiners in the team, Implementing result oriented collections plans to manage delinquency within pre-set norms for achieving organizational objectives
- Regular supervision & review of the portfolio & field visit with executives for high value & disputed customers , handling customer queries, disputes and ensuring resolution in proper time

2015-05 - 2017-03

## ● Collections Manager

*Magma Fincorp Ltd., MEERUT, U.P.*

**PRODUCT: CAR, TRACTOR, CV, LCV, & CE**

- Handled Collections for **90+ DPDs** for location **(MEERUT,HAPUR,MUZAFFARNAGAR,SHAMLI,DEHRADUN & SAHARANPUR)**
- Responsible for monitoring the daily activities of collection process , analyzing performance statistics, having regular reviews with team to maintain productivity standards.
- Supervising staff of collectors, on collection methods & performance strategies.
- Working with legal resources and recovery teams to manage default issues.
- Repossession in default cases.
- Followup with police team for the execution of warrant under Sec.138.
- Find out skip/non-starters & its planning for resolution.
- Maintaining daily MIS & ensuring timely achievement of targets in accordance with the given portfolio.
- Provide training to the new joiners in the team, Implementing result oriented collections plans to manage delinquency within pre-set norms for achieving organizational objectives
- Regular supervision & review of the portfolio & field visit with executives for high value & disputed customers , handling customer queries, disputes and ensuring resolution in proper time

2013-10 - 2015-04

## ● Collection Supervisor

*E-Nxt Financials Ltd.(TATA PRODUCT), MEERUT, U.P.*

**PRODUCT: CV, LCV, & CAR**

- Handled Collections of **730+ DPDs** for Meerut,Baghpur, Bulandsahar,Hapur, Muzaffarnagar,Shamli,Saharanpur & Dehradun

- Responsible for monitoring the daily activities of collection process , analyzing performance statistics, having regular reviews with team to maintain productivity standards.
- Supervising staff of collectors, on collection methods & performance strategies.
- Repossession of assets
- Working with legal resources and recovery teams to manage default issues.
- Find out skip/non-starters & its planning for resolution.
- Maintaining daily MIS & ensuring timely achievement of targets in accordance with the given portfolio.
- Provide training to the new joiners in the team, Implementing result oriented collections plans to manage delinquency within pre-set norms for achieving organizational objectives
- Regular supervision & review of the portfolio & field visit with executives for high value & disputed customers , handling customer queries, disputes and ensuring resolution in proper time

2012-04 - 2013-10

### ● **Senior Collections Representative**

*E-Nxt Financials Ltd. (A TATA PRODUCT), MEERUT, U.P.*

#### **PRODUCT: CAR, LCV, & CV**

Handled Collections of **730+ DPDs** for **Meerut, Muzaffarnagar & Baghpat**

- Performed targeted collections on past due accounts aged over 730 days.
- Contacted clients with past due accounts to formulate payment plans and negotiated for closure
- Find out skip/non-starters & its planning for resolution.
- Compiled and analyzed data for review by senior management of loan loss reports to measure portfolio performance.

2008-12 - 2012-03

### ● **Life Insurance Advisor**

*SBI LIFE INSURANCE CO.LTD., MEERUT, U.P.*

#### **PRODUCT: LIFE INSURANCE**

- Approached potential clients by using direct marketing techniques, including mailings and phone contacts.
- Worked to accommodate new and different insurance requests and explored new value opportunities to optimize insurance agency reputation.
- Determined financial needs by assessing existing coverage and aligning new products and services with long-term goals.
- Built relationships with clients through active listening to provide excellent service.
- Responded to customer calls swiftly for resolving issues and answer questions.
- Created sources for continuous client referrals within community.

2007-11 - 2008-11

### ● **Call Center Representative**

*Netambit Inforsource Pvt.Ltd., NOIDA, U.P.*

#### **PRODUCT: LIFE INSURANCE**

- Evaluated customer information to explore issues, develop potential solutions and maintain high-quality service.
- Enhanced productivity by staying on top of call scripts and maintaining control over direction of conversations.

- Sought out training opportunities to enhance customer relationship management abilities and further boost satisfaction scores.
- Adhered to company policies and scripts to consistently achieve call-time and quality standards.



## Education

2011-06



### **B.Ed**

*KUMAUN UNIVERSITY NAINITAL - HALDWANI*

2007-07



### **Bachelor of Arts: English Language And Literature**

*KUMAUN UNIVERSITY NAINITAL - ALMORA*

2004-07



### **INTERMEDIATE: BIOLOGY,PHYSICS,CHEMISTRY**

*UTTARAKHAND BOARD - ALMORA*

2001-07



### **High School Diploma**

*U.P. BOARD - ALMORA*