



SHARANJIT SINGH SAINI

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D.O.B: 2-05-1975

Languages: English, Punjabi & Hindi

## **BANKING EXPERTISE**

**OBJECTIVE:** Seeking a challenging career in a dynamic and leading organization preferably in **Banking/COLLECTIONS** that would help me to cultivate and nurture my skills to the fullest with an opportunity to display my talent and become an asset to the organization.

### **PROFILE AND STRENGTHS**

Qualified **Masters of Arts & B-ED** and results oriented banking /Collections professional with rich exposure of over **13 years'** with **ICICI BANK LTD,CITI FINANCIAL, BAJAJ AUTO FINANCE LTD,CAPITEL FIRST LTD & HOME CREDIT FINANCE LTD** In collection and recoveries Dept..

**Core competencies include;**

Man Management	Agency Management	Client
Servicing		
Relationship Management	TAT Compliance	Recon
Processes		
MIS & Reporting	Interpersonal Skills	Target
Oriented		

- Highly motivated, positive and goal-oriented, with demonstrated professionalism, attention to detail, highly developed, Analytical faculties.
- Above average communication and relationship management skills, quick to adjust to new situations and the ability to Work comfortably under constant deadline pressure.

- Excellent interpersonal skills and build professional relationship.
- Cogent written & verbal communication skills. Committed to business ethics and morality standards.

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### **PROFESSIONAL EXPERIENCE**

#### **ICICI BANK LTD**

**collection executive-C-111**

**1,july-2005 to 3,Nov-2007**

**Based at Patiala and taking care of Collection of HOME LOANS/LAP and AUTO LOANS of Location Patiala & Spokes.**

#### **Citi Fianacial Consumer Finance India Ltd**

**Asst Manager**

**5-Nov-2007 to 26-Nov-2012**

**Based at Ludhiana and taking care of Collections/Recoveries PL of Ludhiana,Sangrur & Bathinda and HOME LOANS of Location Bathinda.**

**Book Size:** Responsible for managing more than 800 accounts with the Pos value of 18 crore Of HOME LOANS & 10 crore of Personal Loan.

#### **Bajaj Auto Finance Ltd.**

**1-Dec-12 to 31-Oct-13**

**Based at Ludhiana and taking care of Collection/ Recoveries of TW Loans Locations, Chandigarh,Mohali,Ropar,Ludhiana, Sangrur ,Patiala,Nangal,Una,Solan & Shimla portfolio of Tw Productl.**

- **Book Size:** Responsible for managing more than 3000 accounts with the Pos value of 3.5 crore of TW. and also taking care Legal of above areas.

#### **Capital First Ltd.**

**Location Head(Asst Manager) of TW Loans Collections/Recoveries.**

**1-Nov-2013 to 19-Aug-14**

**Based at Ludhiana and taking care of Collection/ Recoveries of TW Loans of Locations Ludhiana, Moga, Khanna & Spokes and also taking care Legal of above areas.**

### **HOME CREDIT FINANCE INDIA PRIVATE LTD.**

**Manager for Punjab, Haryana & Rajasthan of Field Collections.**

**20-AUG-2014 to 08- Nov-2017.**

I had join as Area Manager (AM-Ludhiana) for Punjab in 20-Aug-14 and Company promoted me as **Regional Manager** for Punjab & Rajasthan in 1-april-16 as per my performance.

Based at Chandigarh and taking care of Early/Late/W-off Collections of CD & TW Loans of Punjab & Early collection of Rajasthan. Portfolio Was 20crore in Late/W-off & 2 crore in Early collections.

Recently 10 location officers and 150 executives are reporting to me in Early collections (DPD-30to60) Cases of Punjab & Haryana. Handling portfolio Aprx 5 crore & 9000 cases of CD & CL LOANS on weekly basis..

I was regularly Top performer in Late collections in pan India and currently top Performer in Early collection in Pan India..

### **• BAJAJ FINANCE LTD.**

**RCM Regional Collection Manager for Rajasthan & Gujarat**  
**13-Nov-2017 to till date.**

Based at Jaipur & taking care CD Flow portfolio of Rajasthan & Gujarat. Portfolio Size is 12 Crores in BKT-0 & 15000 cases & BKT 1 size is 2.5 Crore & 2000 cases. Recently 19 collection officers indirectly & 4 ACM are directly reporting to me.

- **Man Management:** Developing, motivating and guiding a team of Collection and Agency Managers. Identifying and Implementing strategies for building team effectiveness by promoting a spirit of cooperation and By giving timely trainings on cash management, vendor and portfolio handling.
- **Team Management:** Coordinating with the call center for effective distribution of the contactable and non contactable **Pool** data and bifurcated to the concerned team.
- **Vendor Management:** Having a network of vendors all locations for Collections/Recoveries. Agency setup at all spoke locations to have better reach.& achieved portfolio targets.
- **MIS and Reporting:** Preparation of **MIS reports** for providing feedback to

Supervisor.

- **Achievements:**

Outstanding Performance Award-2008
Excellent Control on Field agency awarded.2009
Bravo Employee of the compancy-2009-10
Bravo Employee of the compancy-2010-11
Win Goa trip(Due to Good Performance)-2010-11
Win Watch Out contest (Q-Sep to Nov-12)
Good performer award received from Bajaj in First Q4 (2013-14)
<b>Excellence Team Award from Home credit for Q1 in 2017</b>

### **EDUCATIONAL & PROFESSIONAL DEVELOPMENT**

Period	School/College	Board/university	% age Mars	Regular/correspondence
1989-1990	Metric	P.S.Edu.Board	77%	Regular
1992-1993	Secondary	P.S.Edu.Board	55%	correspondence
1994-1997	B.A	G.N.D.U	48%	Regular
1999-2001	M.A	Punjabi University Patiala	46%	correspondence
2002-2003	B.ED	University of Kashmir	75%	Regular

### **TECHNICAL CREDENTIALS**

- Successfully completed One year Diploma in Computer Application.
- Working proficiency across **MS-Office, Word, Excel, Power Point and Internet Applications.**

Thanks & Regards  
Sharanjit Singh Saini  
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