

RESUME

NAME: VENKATESHA H T

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OBJECTIVE

To grow, promote the values of the organization and work with clear goals and ambitions. To analyze and develop my capabilities and contribute positively to the organization by synchronizing self-growth.

PROFICIENCY

Collections

- Reviewing delinquent accounts to control recovery operations for delinquent customer & proper documentation.
 - Handling high value cases/ defaulters/ insolvent clients & initiating appropriate legal actions.
 - Managing the process of settlement ensuring approval for all settlement accounts are taken, maintaining settlement tracker, and reversing the charges after the settlement is complete.
 - Formulating effective debt collection mechanisms for ensuring timely receipt of money from partner banks & recovery of bad debts.
 - Identifying probable risks by conducting audits of existing revenue streams and implementing corrective measures to mitigate the same.
 - Creating & implementing workflows to facilitate structured support in all areas and issues.
 - Ensuring that the agencies are process compliant.
 - Ensuring that all required files, registers, documents are maintained in order.
 - Ensuring that no integrity issue occurs in the agency.
 - Handling Repo stock and Sales.
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Educational Qualification.

Bachelor of Arts, Mysore University – Second Class

Pre - University Course - Arts, Basavapatna, Hassan Dist – First Class

EMPLOYMENT PROFILE

Poonawalla Finicorp – Sate Collection Manager for SME, LAP AND PL (0-90) Jan 2022 To till
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- Managing Karnataka for SME, LAP and PL Portfolio with 10 Collection officer
- Co-ordinating with high portfolio customer
- Initiating legal on default customer
- Achievement of collections targets for the region, as per KPA matrix.
- Handles complaints form hard customer
- Monitors Call reports to make sure collectors are making

Hero Fincorp Limited – Collection Manager (Recovery) Aug 2021 to Jan 2022

- Managing Recovery for Mysore, Hassan, Chamarajanagar, Mandya, and Madakeri, for TW/LPL/UCL/RCF/PL with 6 Collection Managers

Hero Fincorp Limited – Collection Manager All BKT – (Band 4A) – 6th May 2019 to July-2021

- Managing with 7 Collection agency for TW/LPL/UCL/RCF/UBL of Hero Moto Cop products and HFCL in Mysore, Hassan, Chamarajanagar, Mandya, and Madikeri, .

Key Highlights:

- Every Year Rated – “Brilliant Performer”
- Awarded to best performer of the years in BKT 1 & 3 – FY: 20-21

Key Responsibilities: -

- Achievement of collections targets for the region, as per budget matrix.
- To set up and manage field collections team in respective region & drive them for the numbers with Proper planning.
- Execution, driving Collections through the collection agencies.
- End to end co-ordination with the call centre teams, field collection agencies, credit teams, ➤ Teams, improvement of existing processes, customer dispute redressal and ACM.
- End to end tracking of cash collection process through proper MIS.
- To identify process gaps and suggest process changes & enablers.
- Manage the collection process as laid down, complete ownership of agency management Process.
- Consistently achieving 95-100% on assigned target in Opening allocation (Soft, Hard & Legal). Also, Consistently achieving 92%+ in X'days pan India. ➤ Maintained highest scores for the Internal audit PAN India (94.1%).
- Managing collections for TW, Auto & LPL Loans for Mysore District with a team of 1 Officer and 3 DCA's thereby
- mitigating credit losses and maximizing recoveries

YES BANK :-Operation Deputy MANAGER

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Dec -2018 to April 2019 YES Bank Ltd Working under branch banking

- PDD – Maker and Authorization
- Cross selling of other product
- Resolving the issues of Sales and central team related to Policies, Discrepancies, and System related issues.

HDFC BANK LTD: Operation Deputy MANAGER

Jan –2013 –Till HDFC Bank Ltd. Working under TW Loan Personal Loan Gold Loan Consumer Durable Loan Auto Section in Disbursement Process of Operation handing other operation related activities in Branch

Key Highlights:

- Best coordinator award for 2015-2016
- Best cross sell award for 2013-2014

Job Accountabilities:

- Documents check in arability of Sanction letter, Cam, Spdc, Valuation Report and
- **Sanction Letter:** - Customer name Address with valid Cam and terms and condition
- **Cum:-**Applied and approved loan amount, banking, valid KYC with approved details .Terms and conditions
- **Valuation Report:** - Security Address owner name Security value with break up Property type and stats of the Report
- **Vetting:-**List of Document as per Legal with verified borrower name and owner of property
- **Legal :-**Title of the property schedule plow of title and final observation from lawyer and if any special condition to accept the security with us ➤ Team handling 32 all product.
- Taking care of all product loan sanctions and disbursements,
- Maintaing and updating MIS on day to basis and reporting
- As FPR handle the PL project with team of 32 members making sure GLO disburse the files on scan mode.
- Allocation and collecting MIS on day wise reporting to superviso. Monthly MIS reporting.
- Disbursement of all types Loans physical and Image disbursement
- PDD – Maker and Authorization
- Cross selling of other product
- Resolving the issues of Sales and central team related to Policies, Discrepancies, and system related issues.
- PAMAC Documents and DSA/DDSA - ID Creation , Modification, Deletion etc.
- Maintaining the several registers. Example:-Movement Register, Content Register, Index Card Register, Stamp Register
- Maintaining of Index Card, Agreement paper, stationeries, Weighing Machine and Sealing Machines, Nitric Acid and Stones etc.,
- Taking Care of the needs of the Sales Dept Credit Dept., Collection Dept., Bank Branching, CPU for Fast process and fulfilling of customer needs.
- Experience in handling Operation and Customer services
- Complete responsibility of resolving all customer walk-in's service
- 100% resolution of customer services within stipulated TAT 's

- Responsible for carrying out Gold Loan disbursements within defined TAT by bank & ensure error free disbursements
- Responsible for carrying out Gold Loan disbursements within defined TAT by bank & Ensure error free disbursement

Nov 2010 ---Dec 2012 Family Credit Ltd –Officer –Operation , Admin and Cash Management.(LINKED WITH L&T)

- Keeping attendance of all staffs including on-roll and outsourced staff
- Maintaining records of the attendance leaves and sending them to HO
- Maintaining records of attendance of BDEs sending them to the outside agency
- Supervision of all other assets of the branch
- To co-ordinate with H.O. Admin for resolving the problems related to the functioning of the office equipments
- Branch cashier will courier all bills on every Thursday to HO Admin for payment without making any entry in Finone
- Any emergency bill can be sent to HO Admin without waiting for Thursday
- In situations, where the branch sends bills (collection, FI RCU etc...)

Collection of all cash, Cheque

- All deposit entry , inter branch cash collection entry and inter branch cash transfer entry - intimation for inter branch entry
- Preparation of daily physical cash statement and updating of monthly cash collection sheet ,update in share point daily and provide CRT report at month end

January'09 – Nov - 2010 at Bussan Auto Finance India Pvt Ltd, Bangalore as a Collection Coordinator / Team Leader – Collections for Karnataka & Goa – TW Loans

Key Highlights:

- Consistently achieving 93 %+ in x'days pan India and achieved awards as best performer
- Attained the highest ever score for the Internal audit PAN India (96.1%).

Job Accountabilities:

- Preparing & Maintaining Collection MIS – Daily – All Locations (Karnataka & Goa).
- Agency & In-house Collection Follow-ups – Daily
- Cash collection from agency & walk in customer
- Verifying the cash manually & through verifying machine
- Updating the cash & receipt details in cash register immediately on receipt of cash
- Depositing the cash in company bank account

- Receipt Book Stock, Reconciliation and Audit
- Communicating with Lawyers for Section 9 & Section 138
- High Delinquent Customer Visit with Manager & Agency Executive for payment conversion
- Preparing & Maintaining Monthly Collection MIS.
- Frequent Agency Visit for Review & Meeting – Bangalore Region
- Managing the Agency on Collection and Repossession
- Handling Repo stock and Sale

Feb'06 - Sept'08 at Worked with BAJAJ AUTO FINANCE LTD as a Sr.Trainee Operation (BAL Line).

Job Accountabilities:

- Scrutinizing KYC documents that flow for disbursements
- Checking if the documents as per the company's policy
- Scrutinizing Disbursement Clearance Note prior to confirming the DCN in the software
- Follow up the disbursement cheque from the head office
- Following up with the HO for DCN rejection for various reasons ➤ Data Entry of Application Forms
- Handling the inward and outward documents with outsourced agency
- Generating daily MIS of total documents punched and disbursed
- Maintaining files and documents in proper order
- Reconciliation of book debits and credits with bank credits and debits. Mapping of collection accounts as per credits and debits
- Handling Post Dated Cheques and handing over the same to Banking with proper MIS
- Co-ordination with the PDC Factory for non deposition of PDC
- Generating, sorting and preparing the various report such as non starter report, arrears reports
- Allocation the arrears report to various collection agency

Key Highlights:

- Recorded the highest ever disbursements for Bangalore and Tumkur in the month July and August 2007 in the history of Bajaj Auto Finance Bangalore
- Reduced the TAT for disbursements to dealer
- Ensured of quality of documentation to the company's norms strictly

Sep'05 - Feb'06 at Jet Airways Data Entry Operator

Job Accountabilities:

- Work for purchase department as data entry operator
- Record the purchase details
- Maintenance of Accounts

Technical Skills.

Operating Systems	Windows 2000, XP.
Languages	C, C + +, Hard Ware & Networking, Basics

PERSONAL DETAILS

Name : VENKATESHA H T

Father Name : THIMMEGOWDA

Date of Birth : 10.05.1983

Place of Birth : HARADANAHALLI

Marital Status : Married

Permanent Address : #, 94 Haradanahahalli, Saligrama K R Nagar (T) MYSORE – 570021

References:

Mr. Umesh Venkatesh

HDFC BANK (RCH KARNATAKA AND KERALA)

MOB: 9845059940

Mr. Krishna Kumar Gupta

ZCM – Collections

Poonawalla Fincorp Limited

MOB:-7032717279

Place: Bangalore

Date:

[VENKATESHA H T]