

OBJECTIVE

I am keen in knowing and learning about the practical & practices of the professional world, with the strong ambition that I will twinkle myself as the brightest star in the professional universe.

STRENGTH:

Relationship Building
Team Management
Focus On Targets
Good Communication Skill
Positive Attitude & Confident

Total work Experience: 16 Years

CURRENTLY WORKING

Poonawalla Fincorp Ltd. as State Head

AUG-2021 to till date.

- Handling Kanpur SBU
- Current Handling Portfolio of CE,CV,SME,Car,Tractor Recovery (BKT-91 to 365).
- Focus on RB and Normalization
- Handling 5TL and 35 in-house collection executives.
- Hiring and development of TL and collection Executive as well as Repo agencies.
- Meeting with Repo Agencies to improve Repossession.
- MIS reporting for collection and Repo no's on a daily basis to the management.
- Handling Legal cases.

PREVIOUS EXPERIENCE

Cholamandalam Investment & Finance Co. LTD. as RRM

DEC-2018 to AUG-2021

JOB RESPONSIBILITIES-

- Handling Area Offices-Lucknow ,Faizabad,Hardoi,Basti,Gorakhpur,Allahabad.
- Current Handling Portfolio of CV,CE,PV,Tractor,Two wheeler & Three wheeler (BKT-Pre-X,X,1-2 & 2-3) .
- Handling team of 8ARM, 4BRM, 4TL & 120CFE.
- Hiring and development of ARM, BRM, TL, CFE.
- Meeting with ARM,BRM&,TL to improve collection.
- MIS reporting of Collection on daily basis to the management.
- Handling Stock.
- For Skip cases identifying the source of origin FI & CPV report, credit retrieving, original doc & taking support from RSM/ASM/Sales team.

PREVIOUS EXPERIENCE

Magma Fincorp LTD. as Repo State Head

AUG-2017 to DEC-18

JOB RESPONSIBILITIES-

- Handling Location-UP East & UP West.
- Current Handling Portfolio of CE, CV, Car & Tractor Repossession.
- Handling 46 Repo Agencies.
- Hiring and development of Repo Agencies.
- Meeting with Repo Agencies to improve Repossession.
- MIS reports Repo on a daily basis to the management.

PREVIOUS EXPERIENCE

Cholamandalam Investment & Finance Co. LTD. as RRM
SEP-2016 to AUG-17.

JOB RESPONSIBILITIES-

- Handling Location-Kanpur, Jhansi, Lalitpur, Orai, Unnao, Akbarpur, Farrukhabad, Fatehpur, Varanasi, Sonbhadra, Jaunpur, Ghazipur, Auraiya, Etawah
- Current Handling Portfolio of CV BKT-X to 4.
- Handling team of 4 ARM, 8 BRM & 60 CBSL/CFE.
- Hiring and development of ARM/BRM/CBSL/CFE.
- Meeting with ARM & BRM to improve collection.
- MIS reporting of Collection on daily basis to the management.
- Handling Legal cases.
- Handling Stock.
- For Skip cases, identifying the source of origin, the FI & CPV report, credit retrieving original doc, taking support from RSM/ASM/Sales team.

PREVIOUS EXPERIENCE

Bajaj Auto Finance Limited as Area Collection Manager
Dec-2013 to SEP-2016

JOB RESPONSIBILITIES-

- Handling Location-Kanpur, Jhansi, Lalitpur, Banda, Mahoba, Orai, Hardoi, Unnao, Akbarpur, Shahjahanpur, Bareilly, Farrukhabad, Fatehpur.
- Current Handling Portfolio of TW BKT-X to 6 (NDCC & DCC).
- Handling team of 6 Collection Manager & 10 Agencies.
- Hiring and development of Agency.
- Meeting dealers to improve NDCC & DCC collection.
- MIS reporting of Collection on daily basis to the management.
- Handling Legal cases.
- Handling Stock Yard
- For Skip cases, identifying the source of origin, the FI & CPV report, credit retrieving original doc, taking support from CSM/Sales team. Every month Vehicle Seized with the help of Legal (Sec-17 & Sec-9).

PREVIOUS EXPERIENCE

TVS Credit Services as Territory Collection Manager
Oct 2012 to Nov 2013

JOB RESPONSIBILITIES-

- Handling Location-Lucknow, Hardoi, Raebareli, Barabanki, Sitapur, Lakhimpur, Bahraich, Gonda, Basti.
- Current Handling Portfolio of TW Flows & Recovery.
- Handling team of 22 FCE (On Roll) & 2 FCRO Staff (Retd. Police Officer).
- Hiring and development of FCE
- Meeting dealers to improve DCC collection.

- MIS reporting of Collection across all buckets on a daily basis to the management.
- Providing Daily Performance & Monthly audit closures.
- Handling Legal cases.
- For Skip cases, identifying the source of origin, the FI & CPV report, credit retrieving original doc, taking support from SCE/Sales team, gathering information from the banker of the customer and finally launching a fir through court. Every month Vehicle Seized with the help of FCRO & Legal retainer.

PREVIOUS EXPERIENCE

Citi Financial Consumer Finance India Ltd as Asst. Manager

Aug 2007 to Oct 2012

JOB RESPONSIBILITIES-

- Handling Portfolio of HL, PL & TW Flow (Bkt-0 to 4)
- Maintaining all collections MIS.
- Agency Monitoring (Documentation, Reports, All Query and Agency Requirements).
- Providing Daily Performance & Monthly audit closures.
- Maintaining Re-age & RBO files.
- Handling Legal cases.
- For Skip cases, identifying the source of origin, the FI report, credit retrieving original doc, taking support from DSA/Sales team, gathering information from the banker of the customer and finally launching a fir through court under section 156-3 of IPC & sec-138.

PREVIOUS EXPERIENCE

ICICI Bank Limited as Agency Manager

Jan 2006 to Jul 2007

JOB RESPONSIBILITIES-

- Handling bucket from FR to 180 DPD Auto, PL and HL.
- For fresh the Normalization ratio is 90%.
- For bucket 0-60 allocating the cases based on the feedback of fresh coupled with the agency's ability of resolving.
- For bucket 60-120, planning the repossession, Handling post repo repercussions, and planning legal course of action accordingly.
- Handling Fraud/non-starter cases separately along with Risk containment unit.
- For Skip cases, identifying the source of origin, the FI report, credit retrieving original doc, taking support from dealer, gathering information from the banker of the customer and finally launching a fir through court under section 156-3 of IPC.
- Handling legal co-coordinators separately, assigning them cases of 138, 406/420, civil suit and receiver orders etc.
- Training and developing collection FOS /collection agencies to utilize their talent and skill to the best optimum level.
- Send a collection MIS report on a daily & monthly basis to the collection manager.

AGPO MANAGEMENT SERVICES (P) .LTD

- Collection supervisor For ICICI BANK (AUTO,CAR OD,TW, PL ,BL,,CD,HL) Through AGPO Management Services (P) .LTD (01/12/2004 To 05/01/2006)

EDUCATIONAL QUALIFICATION:

- MBA From Punjab Technical University (P.T.U)- 2009
- LLB From Lucknow University-2008
- P.G (History) From C.S.J.M University Kanpur-2003

TECHNICAL SKILLS:

- Operating System MS Windows
- Languages BASIC
- Application Packages (Ms Word, Ms Excel ,Ms power Point)

INTEREST:

Playing Cricket, Making Friends & Listening Music

PERSONAL DETAILS:

- Father's Name : Shri- J.N.S. Chauhan (Retd. Sub/Maj)
- Date Of Birth : 03rd July 1979
- Address : H.NO.-592/9D,Bangali Tola,
Kharika, Telibagh,
Lucknow (U.P)-226002

REFERENCES:**1-Bhanu Pratap Singh**

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CitiCorp
08009311115

2-Ashish Singh

NCM
Poonawalla Fincorp Ltd.
09793093666

DATE :

PLACE :Lucknow

(Umesh Singh Chauhan)