RESUME

VIKAS PANDEY

S/O BRAHMA DEV PANDEY MOH. TIRAHI NEAR LIC OFFICE, SHAHJAHANPUR (U.P.) 242001 CONTACT NO. :- +917017193061

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CAREER OBJECTIVE:

To serve organization and to pursue a rewarding career with challenging tasks that best utilizes my skill set and provide opportunities for advancement as well as professional growth.

EDUCATIONAL QUALIFICATION:

S.NO.	EXAM	YEAR	UNI./BOARD	PERCENTAGE
1.	MBA	2011	RTU,KOTA	68%
	(Finance)			
2.	B.com	2009	MJP ROHELKHAND	62.94%
			UNIVERSITY	
3.	Sr.Secondary	2006	UP BOARD	61.66%
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4.	Secondary	2004	UP BOARD	60%

COMPUTER KNOWLEDGE: -

Operating Systems: Windows 98/ Windows X P, Windows 7, Windows 10and above

Packages : MS Office, Oracle, Tally and Internet

EXTRA-CURRICULAR ACTIVITIES: -

Cadet of National Cadet Core (C Certificate).

WORKING EXPERIENCE: -

- Currently associated (Working) with Poonawalla(Magma) Fincorp Ltd. As Deputy Manager, collections (Bkt 91-450 DPD) at Lakhimpur, Sitapur, Shahjahanpur and Hardoi Branch from April 2021 to till time.
- L&T Financial Servces Ltd. As Area Collection Manager (Bkt 0 To NPA) in Agra Branch since 10 june ,2019 to April 2021.
- Tata Moters Finance Ltd, at Moradabad as AMR from Jan2019 to June 2019.
- Deewan Housing Finance Ltd. (DHFL) at Haldwani, as Sr. Field Collector. from May 2017 to Nov 2018.
- Magma Fincorp Ltd. As Field Officer at Kashipur, Haldwani Branch from April 2016 to May 2017.

• **SUD Life Insurance Company Ltd**. As a Insurance Sales Officer from July 2015 to March 2016.

WORKING PROFILE:-

- Managing the portfolio of around 500 cases with 20cr of outstanding spreading across Shahajahanpur and Hardoi surrounding etc.
- Handle Collection in all buckets (from 0 bucket to NPA) at Agra Branch location.
- Review and monitor the collection performance and repossessions for the branch on a regular basis.
- Ensuring contingency plans for managing the collection team.
- Make personal visit to high POS value, problematic cases, as necessary.
- Develop strategies to minimize delinquencies, achieve targets and control costs.
- Analyzing potential non-Performing assets and address them accordingly.
- Review cases under Litigation.
- Responsible for structuring the incentives motivate the collection executives so that they can deliver to the best of their abilities.

LANGUAGES KNOWN: -

- English
- Hindi
- Regional

PERSONAL INFORMATION: -

• Name : Vikas Pandey

• Father'S Name : Sh. Brahma Dev Pandey

Date Of Birth : 27/10/1989
Marital Status. : Married
Gende. : Male
Nationality : Indian

HOBBIES

• Reading newspaper, books & like to travel New Places and making friends.

I hereby declare that the above written particulars are best of my knowledge and belief.

Date Place

(VIKAS PANDEY)