# **CURRICULUM VITAE**

# PRASOON DIXIT



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# **CAREER OBJECTIVE:**

To excel in the world and obtain the topmost position of responsibility, through my productiveness ability and strong drive to embrace challenge using competency to the fullest in achieving organization and objectives.

# Area of specialization

Secured and Unsecured Receivable Management / Recovery / Compliance / Customer Management

# **ACADEMIC QUALIFICATION:**

- ➤ High School from U. P. Board in 2004.
- ➤ Intermediate from U. P. Board in 2014.
- Bachelor of Science from Faizabad University in 2017.

#### **COMPUTER LITERACY:**

- Working knowledge of computer applications.
- Dept Recovery Agent Training and certification.

# **WORK EXPERIENCE:**

- Currently associated (working) with Poonawalla fincorp Ltd as an Assistant Manager at Lakhimpur, Sitapur, and Lucknow branch (commercial vehicle+Tractor+SCE) from 2April-2020 to till date.
- Worked with Kotak Mahindra Bank as Assistant manager (credit card recovery + personal loan) with Kotak Mahindra Bank from 1 Aug 2017 to 24 March 2020 in Lucknow & Kanpur.
- Worked with Bajaj Finance as Collection Executive (Consumer durable + personal loan BKT 2 to 5) from 5 Aug.2012 to July 2017.
- Worked with Citi Financial in (Personal loan) as recovery executive in AGPO Pvt Ltd Lucknow from March 2010 to 31 July-2011.

➤ Worked with ABN AMRO Bank as collection executive (credit card + personal loan) in AGPO Pvt Ltd from June 2008 to Feb 2010 in Lucknow.

### **WORKING PROFILE:**

- ➤ Managing to portfolio of around 500 cases with 15cr of outstanding spreading across Lucknow, Sitapur, and Lakhimpur, surrounding etc.
- ➤ Handling and monitor the collection performance and repossession for the branch on a regular basis.
- Make personal visit to high POS value, problematic cases, as necessary. And develop strategies to minimize delinquencies, achieve targets and control coats.
- Analyzing potential non-performing assets and address them accordingly review cases under litigation.
- > personal team for Responsible for structuring the incentives motivate the collection executives so that they can deliver to the best of their abilities.

### **IOB RESPONSIBILITIES:**

- Managing team for theirs's good combination.
- ➤ Natural Flair of communication skill (Written & verbal)
- Resolving customer's issues to their maximum Satisfaction.
- Making strategies for achieving targets.
- Feedback on daily basis from executives and Achieve targets time on time.
- Preparing & execute the daily collection plan.

#### **STRENGTH:**

- Positive thinking & Confidence to achieve the goal of company.
- Ability to take any kind of challenge & give my best performance.

#### **PERSONAL DETAILS:**

Father's Name : Mr. Pramod Dixit

Date of Birth : 10<sup>th</sup> July'1987

Nationality : Indian
Marital Status : Married

Language Known : Hindi & English

Reference :

Place: Lucknow

**Date: 12-06-2022** (Prasoon Dixit)