

## Objective

To work in a challenging and stimulating environment envisaging personal growth and career development by associating with an organization which provides an ambiance for learning and growing in the field Marketing and Management.

## Functional summary

**8 years experienced in the field of Collections.**

## Employment History

### Current Working Organization

**Working as Deputy Manager in Poonawalla fin corp ltd (formerly Known as Magma fin Corp ltd ) from May5th 2020 to till date.**

- Handling Auto loan collections 30-90 bkt of 4 districts - Car loans and Commercial vehicles and CEQ Collections
- Monitoring 7 members of team for daily collections
- Handling repossessions with 3 Repo agencies
- Payment updation s and Settlements
- Executive Final updations and Mis preparations
- Performance reviews and Plan of Actions in dip locations
- Qwertly Performance Presentations

**Working as A Branch receivable Manager (Deputy Manager) with Equitas Small Finance Bank Limited from April-2019 for Commercial vehicle Collections.**

- Handling X- to 31-60 bkt collections at Tuni,Kakinada and Amalapuram.
- Monitoring filed officers to achieved fixed targets and Receipt updating
- 90+ and NPA Settlements
- Repossessions and stock clearance
- Shortfall collection field with Area legal Manager and Legal officer.
- Supporting to Legal Proceeding On Loss on sale vehicle Collections
- Preparing feedback of NPA and SF cases and Presentation of Final MIS
- Conducting Monthly Branch meetings. And Minutes of meeting on priority basis.

**Worked as a Senior Collection Officer Bajaj Auto finance ltd from Jan 2016 to March-2019**

- Two-Wheeler loans Collections based at Visakhapatnam
- Handling X-6 bucket s collections.
- Locations: Srikakulam, Vizianagaram, Kakinada, Amalapuram,Rajahmundry Bhimavaram, Eluru.
- Responsible for managing with 6 agencies' 50+field executives.
- Train & motivate the field executives, setting targets and ensuring to achieve the targets.
- Solving chronic cases, and trace out skip cases, personally handled repositions.
- Generating MIS reports, Reports sending to ACM and ZRM, giving daily targets to executives.
- Making visit to delinquent customers, analysis of reason for delinquent and trying to collect part payments to reduce the bucket size
- Maintains repo vehicle stock yard and repo sale.
- Receipt books reconciliation on weekly basis. And monitoring cash updation

on regular basis.

- Review FOS, agency TL's, & Agency proprietors for better closings.

**Worked as Collection Officer (CVF) for India Bulls financial services Ltd**

**May-2013 to Jan2016**

- Handling Commercial vehicle collections from 1+ to 90+ aging.
- Involving in legal cases and supporting to legal team.
- Coordinating with agency team for soft and hard repossession

**Worked as Customer Support Officer for Mahindra & Mahindra Financial Services Ltd.**

**April-2010 to August 2012**

Working as a Customer Support Officer for Three Wheeler, LMV, LCV, HCV, CEQ Vehicle Loans, Personal loans Collections at Vizag and Rural locations.

- Collection in Rural locations
- Handling 0 to 12 buckets
- NPA Tracings, Repo Intimations

**Worked as Relationship Officer for Fullerton India Credit Co. Ltd. Visakhapatnam- Nov 07 to March 10**

**Sales Activities:**

- Worked as a Relationship Officer for two-wheeler loans Department under RMM division. With team of 10 members at vizag branch.
- Handling the responsibilities of sales and collections targets as well as credit screening.
- Experience in credit department includes analysis and processing of applications for two-wheeler loans and retail assets, also involved in decision-making at operational level.
- Monitoring field verification report and customer documents accuracy report through (FCU)

**Collection Activities :**

- Collection monitoring for two wheelers under RMM division. With a team of 3 members at vizag branch
- Monthly dump allocation to the executives
- PTP and daily updates and MIS to the Reporting Officer
- Handling Non-starters and Front end(FE) and up to 3 buckets
- Supporting to the GCL and NCL cases.

**Worked as a Direct Marketing Executive in Bajaj Auto Finance Limited**

## Jan-05 To Oct--2007

- Sales Monitoring with Bajaj Showroom Team
- Updating MIS as per daily logins and disbursals volume.
- Conducting Demos and Weekly Road Shows and Monthly Events
- (DCN)Disbursal Credit Note Updating with dealer.
- Achieving Targets.

## Education

POST GRADUATION-MASTER OF BUSSINESS  
ADMINISTRATION(MBA-2011) at Andhra Unversity  
GRADUATION: Bachelor of Commerce (Year of Passing -2004) at Dr. BR Ambedkar  
Open university  
(Board of Intermediate Education) Year of Passing (2001)  
(Board of secondary Education) Year of Passing (1999)

## Computer skills

Operating system: Post Graduate Diploma in Computer Applications and  
Desk Top Publishing

## Strengths

- ❖ Positive attitude and aggressiveness
- ❖ Dedication and commitment to work
- ❖ Achieving target within stipulated time
- ❖ Good communication skills

## Personal Details

Name: **BhanuChandar Yagati**

Father name: **Lakshmana Rao**

Date of Birth: **02<sup>nd</sup>-June-1984.**

Gender: **Male.**

Marital status: **Married**

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PLACE: VISAKHAPATNAM

BHANUCHANDAR YAGATI