

**SUBHASH CHANDRA.H.R**  
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**OBJECTIVE**

Deliver the best effort in the challenging needs of the environment to move up the value chain in life and at the same time seeking a position to utilize my skills and abilities in Organization that offers security and professional growth while being resourceful, innovative and flexible.

**EDUCATIONAL QUALIFICATION**

**Graduation** : B.Sc. from V V Puram College of Science under Bangalore University in 2005.

**PROFESSIONAL EXPERIENCE:**

1.

|              |   |
|--------------|---|
| Company Name | : Poonawalla Fincorp Limited.                 |
| Position     | : Team Leader - Collections (South Bangalore) |
| Date Joined  | : November 2021 to till date                  |

**Responsibilities:**

- Handling secured NPA cases.
- Allocating accounts to Field Officer's as per the location.
- Taking the feedback on the cases allocated.
- Allocating repo target to agencies.
- Going for field visit on high value cases & dispute cases.
- Initiating for legal on dispute cases.

2.

|              |   |
|--------------|---|
| Company Name | : SREI Equipment Finance Limited.             |
| Position     | : Team Leader - Collections (South Karnataka) |
| Date Joined  | : July 2018 to November 2021                  |

**Responsibilities:**

- Handling secured flow cases.
- Allocating delinquent accounts to CLM's as per the location.
- Allocating the cases to agencies, taking the feedback on the cases allocated.
- Allocating repo target to agencies.
- Going for field visit on high value cases & dispute cases.
- Initiating for legal on dispute cases.

3.

|              |                                |
|--------------|--------------------------------|
| Company Name | : HDFC Bank Ltd                |
| Position     | : Deputy Manager - Collections |
| Date Joined  | : Dec 2012 to July 2018.       |

**Responsibilities:**

- Handling unsecured write off cases.
- Allocating the cases to agencies,

- Taking the feedback on the cases allocated & uploading the same in system as trails.
- Allocating Collection & Repo target to agencies.
- Going for field visit on high value & dispute cases.
- Filling for arbitration on dispute cases.
- Taking care on closure of accounts

4.

|              |  |
|--------------|--|
| Company Name | : <b>Reliance Life Insurance Company Limited</b> |
| Position     | : Customer Care Executive - Operations           |
| Date Joined  | : June 2008 to July 2011                         |

#### **Responsibilities:**

##### **New Business & Operations:**

- Scrutinizing new login applications submitted by Advisor / Sales Team.
- Receipting in WRS and creating Client Id & Contract for the same & issuing the same contract at branch level.
- Printing the policy documents & dispatching it to customers on daily basis.
- Maintaining daily MIS (NB Tracker) of all proposals logged in by the branch and providing the same to BM, RM on a daily basis.
- Maintaining the discrepancy tracker & Sending to concerned on monthly basis.
- Coordinating with Sales Team of proposals which are pending for issuance and CFR raised.
- Dishonored cheques receipt cancellation and providing the data to Sales Team, follow up with Sales Team for fresh payment against Cheque Dishonor.
- Scrutinizing Advisor Recruitment Forms, Create Advisor Code in Insure Connect.

##### **Customer Service & Finance**

- As a member of an Operation team, responsible for customer satisfaction by providing an excellent service to Customer.
- Resolve queries raised by Walk in Customers.
- Providing Duplicate Receipts, Unit Statement.
- Issuing the commission cheques to the advisors.
- Handling finance related like BRS, Office imprest cash, Premium Collections, Vendor Payments, Correspondence with Bank.
- Handling the Claims process like Maturity Benefit Related, Survival Benefit, Death Claims and other claim queries & action.

5.

|              |                                      |
|--------------|--------------------------------------|
| Company Name | : <b>ING Life Insurance Pvt LTD.</b> |
| Position     | : Executive – STP Issuance Team      |
| Date Joined  | : August 2007 to June 2008           |

##### **New Business & Operations:**

- Quality checks for NB application and update the quality report for further process.
- Issuance of Non-Medical cases.
- Maintaining the MIS of Issuance Error Report for PAN India & updating to team.

#### **Rewards & Recognitions**

- **As a member of Team STP with ING Life, Had won the ING Excellence Award for Issuance.**

### **TECHNICAL SKILLS**

APPLICATION PACKAGE : MS-Office.  
OPERATING SYSTEMS : DOS, WINDOWS 9x/2000/XP.

**ACHIEVEMENT :** Received the Best Appreciation Awards for Quality Control & Issuance in ING LIFE.

### **PERSONAL DETAILS**

Father's Name : REVANNA.S  
Mother's Name : SARASWATHI.B  
Date of Birth : 04-05-1983  
Sex : Male  
Marital Status : Married  
Nationality : Indian  
Hobbies : Listening Music, Reading.

I here by declare that all the statements made above are correct to the best of my knowledge and belief.

Date :  
Place: Bangalore

*(Subash Chandra H R)*