

SUDHANSHU BATRA
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PROFESSIONAL SUMMARY

With 5 years of experience in Collections, Client Engagement and Risk Mitigation, I am a driven professional with a passion for helping client while advocating business guidelines to ensure a healthy balance between Client Service Commitment and Risk Mitigation.

SKILLS:

- Adaptable to new responsibilities and challenges
- Able to work independently and interact effectively within a team
- Effective problem solving and decision making
- Strong teammate and collaborator
- Assess risk to reduce loss and maximize revenue

EMPLOYMENT EXPERIENCES:

Risk Operations; Late-Stage Medium Risk Collections Officer
RBC Royal Bank, Mississauga, Ontario

July 2020 – Present

- Assisting Clients at First Point of Contact
- Providing Consistent service to uphold Client Service Commitment
- Collecting outstanding late stage, medium risk accounts for an assigned portfolio of various products.
- Work with clients towards analyzing their current financial situations to possibly restructure their current credit situation to meet their needs while mitigating bank loss
- Engage clients in genuine conversation to effectively identify & address their primary need and provide clients with relevant financial advice and RBC solutions to meet their needs
- Use appropriate debt management tools on various products, reduce interest rates and negotiate affordable fixed repayments to cure delinquencies
- Leverage strong communication skills to ensure outstanding customer service
- Coach team members and implement strategies to reach designated targets
- Volunteered to assist management by providing TL relief and supporting my colleagues

Risk Operations; Late-Stage Low Risk Collections Agent
RBC Royal Bank, Mississauga, Ontario

September 2017 – July 2020

- Collect outstanding late stage, low risk accounts for an assigned portfolio of various products.
- Applying customer skills to connect with clients and reach a mutual agreement for payment of their debt
- Capping credit facilities under bank guidelines to mitigate loss for the bank
- Prioritize workload and handle high volume of inbound and outbound calls while maintaining a professional and personable approach

Risk Operations; Early-Stage Collections Agent
RBC Royal Bank, Mississauga, Ontario

January 2016 – September 2017

- Communicate with customers directly to obtain all necessary and relevant information and reach a mutual agreement for payment of their debt.
- Leveraged strong and professional communication skills to ensure a balance between quality customer care and effective collections techniques.
- Prioritize your workload and handle high volume of calls while maintaining a professional and personable approach.

ACHIEVEMENTS:

- Active Member of Royal Performance Committee
- Active member of Charity Committee
- Winner of multiple Department wide contests
- Assisted Sr. Management & department as a whole with multiple projects/business needs

EDUCATION:

George Brown College, Toronto, Ontario
Business Administration – Finance

TRAINING:

- Anti-Money Laundering
- RBC Code of Conduct Learning Program for Employees
- Health and Safety Training – Canada
- Building Negotiation Skills for Collections Agent
- Emergency First AID and CPR Class C

VOLUNTEER EXPERIENCE:

Spreading Smiles Brampton, ON

Community Engagement Coordinator

October 2018 – Present

- Administer effective community outreach programs
- Organized various events including Toy Drive for Sick Kids Hospital in Toronto
- Overlook Financial responsibilities
- Make reservations and arrangements for future events