



**Vijay Prakash Dubey**  
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**Assistant Manager - Collection Professional:**

**Strategic Planning ~ Management ~ Manpower Planning ~ Outsourcing ~ Process Management**

Offering more than 6+ years of rich experience in Collection, Customer Services, Team Management, Operations, and Support for the BPO, MNC, Banking & NBFC.

**Location Preference: PAN India**

**CORE COMPETENCIES**

**Manpower Management  
Team Management  
Gateway Management  
Performance Management  
Customer Services  
CRM & Access Control  
Dispute Management  
Windows Support  
DAT System Utilization  
PRI Gateway Management**

**Profile Summary**

- A Team Leader the point of contact for the company to ensure that the Collections, Customer Services and Support required are acted upon requirements of the company and its process.
- Strategic Planning, Process Management,
- Contributing to the organization's strategic and operational goals.
- Team Management A keen planner & implementer with expertise in managing entire Customer Services & Collections activities.
- Extensive background in Customer Services, Team Management, Support & Operations.
- Strategic Partner to the business units for the Customers of ICICI Bank and deliver services and support to delinquent customers.
- Solid understanding of the Fair Debt Collection Practices Act (FDCPA)
- Handling Risk Management to prevent the possible risk towards the system & Data itself.
- Substantial experience with MS Office applications.
- Maintenance & Troubleshooting of Windows.

**Organizational Experience**

**Balance Hero India Pvt Ltd / True Balance Gurgaon**

**Jan'22-Apr'22**

**Assistant Manager - Collection**

**Key Result Areas:**

- Handling the Collection Team of 25 Associates for the Cash Loan Portfolio.
- Handling the count of 4 outsourced collection agencies in NCR.
- A professional to deal with the entire Collection activity.
- Vast experience with standard procedures of Collection, Customer Services & Support.
- Managing the entire Collection gamut of functions.
- Responsible for Collections in a courteous manner for the Disputed & Escalated customers too.
- Prepared the staff schedules and tracked employee performances.
- Campaign management for Dialer activity as well as promotional activity including the free points segregation.
- Managing the In-house, and outsourced, from Bucket Zero to Bucket 4.
- Payment gateway support of Razorpay and Mobikwik to verify any transaction towards Customer Services.
- Roster management, Shrinkage Management, Attrition Management, KPI & KRA.

## Winzone Technology Pvt Ltd Gurgaon

Nov'19-Nov'21  
Jul'19-Oct'19

Assistant Manager –Collection  
Sr. Executive – Collection

### Key Result Areas:

- Handling the Collection Team of 40 Associates for the Cash Loan Portfolio.
- Handling the outsourced collection agencies for the NCR.
- Manpower planning and budgeting for the outsourced agencies in Delhi NCR.
- **CRM** and Cloud Access control management.
- Payout and Penalty Categorizations for outsourced agencies.
- Handling the dispute transaction – Dual payment, Real-time status, refund processing, payment updating.
- Continuously monitor collection agencies and In-house collectors to identify fraudulent practices and ensure no loss is incurred due to such activities.
- Code Generation and Mapping with the System for the Payout consideration for the entire outsource agencies and their employees.
- Payment gateway support of Razorpay and Mobikwik to verify any transaction for the Customer Dispute.
- Application Support Like -
  - **Jira** - Use to raise the Ticket for any IT-related issues.
  - **BI** - Use to see the exact status of our company growth and can execute the plan accordingly.
  - **CMS** - Use to see and manage the customer details in our system and as per the requirement.
  - **LMS** - Use to learn about the company and its entire product/portfolio.
  - **Knowlarity** - Use to run the IVR call on delinquent customer numbers.
  - **Sansoftech** - Calling software to connect with the customer on voice call / WhatsApp if available.
  - **X-Lite** - Calling softphone which Performs on the cloud-based dialer only.
  - **Razorpay** - Payment Gateway where we can track the entire movement of the process financially.
  - **Mobikwik** - Payment Gateway where we can track the entire movement of the process financially.
  - **Slack** - This is Communication Software to discuss and report something internally.

## Genpact India Pvt Ltd Gurgaon

Feb'16-Dec'18

Process Developer - Collection

### Key Result Areas:

- Handling the Collection Team of 20 Associates for the ICICI Auto Loan Portfolio and Providing the Services to Customers.
- Responsible to handle Queries and Disputes of the Link Loan customers of ICICI Bank.
- Working on payment collection tools CAPS \_ **Collection Activities Processing System**.
- Coordinate with **ICICI** Bankers to resolve the query and issues of ICICI Bank Customers.
- Working on the Cloud Dialer to upload data for day-to-day Services, Support, and Reminder call activity.
- Campaign Management – Zone, Circle, POS, Language-wise.
- Payment verification by CAPS – ICICI Payment gateway channel.
- Serving the ICICI Bank customer by SOA, Demand Letter, Fore Closure Letter, Settlement Letter etc.
- Mapping the family account under the one Customer ID to consider as a Link Loan.

## HDFC Bank Ltd Kolkata

Dec'13-Jan'15

Associates - Collection

### Key Result Areas:

- Working on “**CRM**” & “**E-tools**” Applications to ensure customer data updates in a timely and courteous manner.
- Connect to the customer directly for their dues, and share the SOA, Demand Letter, and Receipt for their payment.
- Responsible to collect Personal Loans & Credit Card EMI & Premium dues from the customer of HDFC Bank.
- Connect to the customer directly for their dues, and share the SOA, Demand Letter, and Receipt for their payment.
- Dealing with HDFC Bank customers for any Investment services – Mutual fund, SIP, Insurance & Bond etc.
- Presenting various status reports for the **HDFC Bank** based on Process requirements.

### Highlight

- Felicitated with the '**Bronze Award- Oct - 2017**' during the annual meet for outstanding performance and Streamlining Various Customer Services, Support & Services practices at Genpact India Pvt Ltd.
- Felicitated with the '**Bronze Award- Mar - 2016**' during the annual meet for outstanding reviews from customers for the given support and services.
- Overachieved the target of the entire portfolio by **109%** in Mar-2022. Balance Hero India Pvt Ltd.
- Introduced and administered a welcome-mail policy to all new joiners and the newly on-boarded outsource agencies to get familiar with customer services and support policy adherence.
- Introduced **Buddy Concept** to positively keep the process moving towards the company goal.
- **DRA** from the Indian Institute of Banking and finance.
- Overachieve the target on the KPI which is **109%** in Mar-22 Year Closing.

### Academic Details

- Jan 2019 to June 2019 **DRA** Certification.
- Computer **Diploma** from Feb 2015 to Jan 2016.
- B.A. from 2010 to 2013 From Dr Ram Manohar Lohia Awadh University Faizabad Uttar Pradesh.
- Govt Job Preparation from Jul – 2009 to June-2010.
- 12<sup>th</sup> from National Inter College Pattinarendrapur Jaunpur affiliated to UP Board, Allahabad in 2008 with 53%
- 10<sup>th</sup> from National Inter College Pattinarendrapur Jaunpur affiliated to UP Board, Allahabad in 2006 with 58%

### IT Skills

- Proficient in Operation System– Windows-11, Windows-10, Windows-8, Windows-7 and Windows-XP.
- Knowledge of MS Office 365,2019,2016,2013,2010,2007(Word, Excel, Outlook and PowerPoint)
- Windows Troubleshooting.
- Application – Jira, BI, LMS, CMS, Knowlarity, Sansoftech, X-Lite, Razorpay, Mobikwik & Slack.

### Personal Details

**Date of Birth:** 26<sup>th</sup> October 1990  
**Languages Known:** English, Hindi and Bhojpuri  
**Current Address:** House No-1476/26, Happy Model School, Manohar Nagar, Pataudi Chowk, Gurgaon, Haryana-122001  
**Permanent Address:** House No-74, Village & Post – Ishapur, Pattinarendrapur, Jaunpur, Uttar Pradesh – 223102  
**Working Location:** Pan India  
**References:** Available on request.  
**Salary Expected:** Negotiable.

Vijay Prakash Dubey